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SHORTHAND DICTATION EXERCISES

BY

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SUGGESTIONS FOR USE OF SHORTHAND DICTATION EXERCISES

Each exercise constitutes a lesson.

Not all the material in each lesson need be assigned to every pupil. Provision has been made for varying degrees of ability.

The material in the left-hand column is to be written carefully in shorthand on the horizontally ruled lines in the right-hand space.

The word groups have been selected with a view to furnishing adequate drill in expressions which are of frequent occurrence or which present the greatest difficulties in the letters which follow. These should be phrased as far as possible, and each group written a number of times, by the student, on scribbling paper or in his notebook.

Shorthand notes should be small. Only by acquiring the habit of taking small notes can a firm foundation be built for eventual speed.

When the notes are written, the page may be detached at the perforated line and handed in to the instructor for correction.

As many additional copies of each letter may be written in the pupil's notebook as the teacher determines.

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SHORTHAND DICTATION EXERCISES

CHIS 11 Mar. 1921

EXERCISE 1

Name ..... Date .....

I have your letter **when she calls**
summer work **be of assistance**
shall be glad **any possible service**

Miss Grace Irving **1**
28 West Grape Street
Winston, North Carolina
Dear Madam:

I have your letter of May 20 about your sister's interest in summer work and shall be glad | to see her when she calls. If I can be of assistance to her, I shall be pleased to render | any possible service.

Very truly yours [46]

received a small package **jewelry for repair**
record of a customer **addressed envelope**
who has sent **for your answer**

Mr. R. L. Lobdell **2**
128 Fulton Avenue
Montpelier, Vermont
Dear Sir:

Recently we received a small package from your office, addressed, so far as we can decipher, with the | name, "T. E. Redmond." Have you any record of a customer of this or similar name who has sent in | jewelry for repair? We are inclosing an addressed envelope for your answer.

Yours very truly [55]

business way **coal business**
unusually energetic **coal dealers**

Mr. G. R. MacGregor **3**
423 Burling Avenue
Oakland, California
Dear Sir:

In reply to your letter about W. H. Brownell, Jr., I can say that I have known him | in a business way only. He has shown himself unusually energetic and capable in the coal business. He has been | connected with A. J. and J. J. McClellan, coal dealers, to my knowledge for twelve years and did considerable business | in New York City and its vicinity.

Yours very truly [70]

forward you samples **purchase our products**
cuticle preparations **we have taken up**
thank you for writing **direct with the druggists**

Mr. Charles F. Turner **4**
211 Grand Avenue
Davenport, Iowa

Dear Sir:

It gave us much pleasure to forward you samples of our cuticle preparations.

We thank you for writing | us that you are unable to purchase our products in your town. We have taken up the matter direct with | the druggists, and are sure that you will have no difficulty in purchasing Page Ointments in the future. Yours truly [60]

semiannual interest **interest on mortgages**
mortgage held by us **payment of all taxes**
will fall due **on the premises**

Messrs. Burhans and Black **5**
221 Connecticut Avenue
San Diego, California

Gentlemen:

The semiannual interest on the mortgage held by us for $16,000 on property No. 7 East 13th | Street will fall due on January 1 of next year. Our company expects that interest on mortgages will be paid | promptly upon the date due.

Receipted bills showing the payment of all taxes, assessments, and water rates on the premises | should accompany your remittance.

Yours very truly [67]

we have no record **Will you please send**
we wrote recently **should be addressed**
claim on glassware **Bureau of Claims**

Miss Nora Holmes **6**
66 President Street
La Crosse, Wisconsin

Dear Madam:

We have no record of hearing from you since we wrote recently in regard to your claim on | glassware. Will you please send an early answer, returning this letter with your reply, which should be addressed to our | Bureau of Claims? Yours very truly [46]

EXERCISE 2

Name..... Date.....

support your claim **certified statement**
attached indemnity bond **original document**

Mr. H. T. Husted 1
St. Johnsbury, Vermont
Dear Sir:

This is in reference to your claim, No. 7416. You omitted, however, to support your claim | with the original bill of lading. If you are unable to obtain this original, kindly sign the attached indemnity bond | and inclose a certified statement to the effect that no prior claim has been entered with the original document.

Yours truly [61]

our sales manager **we have no intention**
copies of correspondence **volume of business**

Mr. T. J. DeWitt 2
Wheeling, West Virginia
Dear Sir:

Our sales manager has referred to me copies of correspondence with you in connection with the agency in | Cumberland and Piedmont Counties.

We have no intention of making any immediate change in the control of these counties. Our | action will be governed entirely by the volume of business and the type of representation which you are able to | secure in the territory.

Yours truly [66]

attached letter **arrange an interview**
exceptionally alert **dealer's agreement**

Messrs. Holliday and Robinson 3
26 Arch Street
St. Augustine, Florida
Gentlemen:

The attached letter from Mr. Edgar Sullivan of Boise, Idaho, is self-explanatory.

We believe that Mr. Sullivan will | prove an exceptionally alert representative. It is suggested that you arrange an interview with him at an early date in | order to secure a dealer's agreement.

Yours truly [48]

Shipping Board **copy of this reply**
I am sending your letter **Vocational Institute**

Mr. R. W. Hector 4
The Merchants Bank
Pine Bluff, Arkansas
Dear Sir:

Your letter of October 11 has been sent to me at Washington, where I am engaged in work | with the Shipping Board. I am sending your letter and a copy of this reply to Mr. Jasper Clark, who | is now in charge of the Vocational Institute. Yours very truly [51]

referring to your telegram **of good character**
thoroughly reliable **financial responsibility**

The Mohawk Shoe Company 5
899 Primrose Avenue
Northampton, Massachusetts
Gentlemen:

Referring to your telegram of this morning, in which you ask about Mr. T. J. Miller, I am glad | to be able to say that I regard him as thoroughly reliable, of good character, and of financial responsibility.

Very | truly yours [42]

your organization **like a photograph**
reproduce an illustration **engraved lettering**

The Felt Slipper Company 6
919 Broad Street
Peabody, Massachusetts
Gentlemen:

Your letterhead is the representative of your organization that is continually noticeable. To be effective in its result it | must command attention and respect.

We make a specialty of letterheads. Using a new process that will reproduce an illustration | exactly like a photograph, and combining this result with engraved lettering, we can get for you a letterhead that will | make an effective appeal.

Will you allow us to coöperate with you?

Very truly yours [75]

EXERCISE 3

Name ..... Date .....

inclosed invoices **storage receipts**
First National Bank **bills of lading**
of your city **above-mentioned invoices**

Messrs. Philips and Marple **1**
78 Burbank Place
Santa Rosa, California
Gentlemen:

The inclosed invoices cover twelve Worth cars. We have today mailed to the First National Bank of your city | twelve storage receipts with bills of lading attached, to cover the above-mentioned invoices. Yours truly [36]

our new catalogue **two copies**
will not be issued **will be sent**

Mr. G. L. Gibson **2**
20 Millbank Street
Hot Springs, Arkansas
Dear Sir:

Our new catalogue will not be issued until late in December. At that time two copies will be | sent to you. Very truly yours [26]

we have before us **will be sufficient**
returning the resolutions **do not anticipate**
Company seal **signature cards**
properly affixed **the next day or two**

Mr. Jacob Fairchild **3**
20 Ocean Avenue
San Diego, California
Dear Sir:

We have before us your letter of December 14, and are returning the resolutions with the Company seal | properly affixed.

We think that the resolutions as prepared will be sufficient, since we do not anticipate discounting any notes, | drafts, or other documents.

The signature cards have been sent to our Canadian Office for specimen signatures of Henry Crosby | and Robert Borden. These will be returned to you within the next day or two.

Very truly yours [78]

we have your bill **find no record**
one dozen **corrected bill**

The Detroit Construction Company 4
Scarsdale, California
Gentlemen:

We have your bill of October 27 for 25 new K. C. B. Bands, 12″, for | $1.25. We ordered but one dozen of these bands and find no record of having received more. | Will you, therefore, send us a corrected bill?

Yours very truly [51]

recently surveyed **stock on hand**
special agent **assured is carrying**
confidential report **on the fixtures**
cash value **let us hear from you**

The F. W. Burnham Company 5
52 Harmon Street
Davenport, Iowa
Gentlemen:

#436789—Harrison

This risk was recently surveyed by our special agent and approved | subject to confidential report. We are informed that the cash value of the stock on hand is approximately $500, | and of the fixtures $300, whereas the assured is carrying $1000 on stock and | $500 on the fixtures.

Will you kindly look into this matter and let us hear from you by return | mail?

Yours very truly [84]

will devote **writing and spelling**
vacation time **keep up with grade**
simple fractions **tutored in these subjects**

Mr. H. M. Munsell 6
9 Chester Street
Paducah, Kentucky
Dear Sir:

The principal of John's school tells me that if John will devote some of his vacation time to | multiplication, division, simple fractions, writing, and spelling, he will be able to keep up with grade 5A. If you | will kindly see that he is tutored in these subjects, I shall appreciate it.

I hope that all the boys | in camp are well.

Yours truly [66]

EXERCISE 4

Name ..... Date .....

away for the week
business trip
upon his return
at that time
glad to furnish
information you desire

Miss Louise B. Lee 1
365 Pine Hills Avenue
Beaver Falls, Pennsylvania
Dear Miss Lee:

Your letter of October 22 has been received. Mr. Duncan is away for the week on | a business trip. Upon his return I shall show him your letter, and at that time he will be glad | to furnish you with the information you desire.

Very truly yours [51]

I have known
very energetic
vacancy in your bank
financial standing

Messrs. P. W. Magee and Company 2
77 Gray Street
Omaha, Nebraska
Gentlemen:

I have known Mr. W. H. Brownell in a business way for the past twelve years. He is very | energetic and ought to make a good man for the vacancy in your bank. As to his financial standing I | know nothing.

Yours truly [44]

please cancel our order
for the lubricator
outside saw
we have found
for our purpose
one of our sheds
heating the garage
we shall not need

Mr. S. W. Craft 3
Greenville, South Carolina
Dear Sir:

If it is not too late, please cancel our order for the lubricator for the outside saw. We | have found one here which will be good enough for our purpose. We have also found in one of our | sheds enough inch-and-a-quarter pipe to use for heating the garage, so that we shall not need that | item on our order.

Very truly yours [67]

we find your letter
that you are returning
rings for repair

we have a shipment
will you inform us
accompanying sheet

Mr. A. L. Manning 4
426 Homestead Avenue
Moline, Illinois
Dear Sir:

In looking over our files we find your letter of February 1 stating that you are returning seven | rings for repair. These have not been received under your name.

We have a shipment entered as coming from The | Globe, which corresponds with the one you mention. Will you inform us whether this shipment was returned by you? You | will find a list of the rings on the accompanying sheet.

Yours very truly [74]

has been received
credited to your account

you have given
the matter

Mr. H. R. Cox 5
50 Lewis Street
Green Bay, Wisconsin
Dear Sir:

Your check for $1.50 has been received and credited to your account. We thank you for | the attention you have given the matter.

Yours very truly [30]

has yet been received
approve a charge
sent in for repair
within our guarantee

make a slight charge
labor and material
should appreciate
hearing from you

Messrs. S. Kapp and Company 6
Manistee, Michigan
Gentlemen:

No reply has yet been received to our letter of January 13 asking you to approve a charge of | seventy-five cents on the table sent in for repair. As this work does not come within our guarantee, we | are obliged to make a slight charge to cover labor and material.

We are eager to give prompt service and | should appreciate hearing from you.

Yours truly [67]

EXERCISE 5

Name ..... Date .....

add to your allotment **closing of our plant**
meet your requirements **we regret the situation**

Mr. John Manson 1
36 Herkimer Street
Harrison, New Jersey
Dear Sir:

This will acknowledge receipt of your letter of September 10.

As we have previously stated, we are unable | to add to your allotment of twelve machines for this month. Our inability to meet your requirements is due, as | you probably know, to the forced closing of our plant for three days last week.

We may be able to | help you out the latter part of the month, but though we regret the situation, we can give you no | encouragement.

Very truly yours [84]

kindly send me **undoubtedly arrange**
rates for advertising **advertisement placed**

Mr. Samuel Acer 2
Atchison, Kansas
Dear Sir:

If you will kindly send me again your rates for advertising, I will give the matter consideration. I | can undoubtedly arrange to have an advertisement placed in your paper.

Yours truly [33]

your instructions **bundle of carpet**
we inclose our bill **made an adjustment**

Mr. M. S. Husted 3
Laramie, Wyoming
Dear Sir:

Following your instructions of March 20, we inclose our bill for the bundle of carpet lost on February | 5. We have made an adjustment with our customer and should appreciate an early settlement from you.

Very truly yours [40]

pardon the delay
blanket order
overcoat models
ulster models

Mr. George Danton 4
48 Sherman Street
Boise, Idaho
Dear Sir:

Pardon the delay in answering your letter of January 18 with reference to our blanket order of overcoats. |

You may put me down for these overcoat models, to be selected after you arrive here. Ulster models with large | collars seem to be in big demand now.

Thanks for the Quarles advertisement.

Yours truly [55]

kind greetings
best wishes
privilege of seeing you
in a day or two

My dear Ericson: 5

We appreciate your kind greetings for the New Year and extend to you and your family our | best wishes. We all look forward to having the privilege of seeing you when you are here this spring.

Mr. | Adrian will undoubtedly see you in a day or two. Yours most sincerely [53]

repairing on radiators
gasoline tanks
auto and carriage lamps
sheet-metal auto parts
mud guards
plating and japanning
variety of material
best of workmanship

Messrs. E. J. Myers and Sons 6
99 Magnolia Avenue
Philadelphia, Pennsylvania
Gentlemen:

We are in a position to do all kinds of repairing on radiators, gasoline tanks, floor pans, auto and | carriage lamps, sheet-metal auto parts, and mud guards.

We do nickel and silver plating and japanning at moderate prices. |

A large variety of material combined with the best of workmanship enables us to meet any demand.

Our truck will | call for work and deliver it. May we be given a trial order?

Respectfully yours [75]

EXERCISE 6

Name ..... Date .....

ream of linen fiber
shipment is received
we will send you
credit memorandum
amount of the bill
less the freight charges
sheet of paper
cut a sample

Mr. Peter Mellor **1**
263 Urban Street
New Rochelle, New York
Dear Sir:

We have not as yet received the ream of linen fiber which, according to your letter of the | tenth instant, was shipped last Saturday. As soon as this shipment is received we will send you a credit memorandum | for the amount of the bill less the freight charges.

There will be no charge for the sheet of paper | from which you cut a sample.

Yours very truly [69]

we are compelled
our records show
waist was purchased
out of our establishment
one of our rules
credit or exchange
date of purchase
see the necessity

Mrs. Isaac Kaplan **2**
32 Division Street
Washington, D.C.
Dear Madam:

We have received the waist you returned to us for credit and regret exceedingly that we are compelled | to send it back to you. Our records show that this waist was purchased September 25. As it has | been out of our establishment for six weeks, it cannot be accepted, for it is one of our rules that | merchandise must be returned for either credit or exchange within ten days from the date of purchase.

We are sure | that you will see the necessity for a rule of this kind.

Your further orders will be received with pleasure. | Very truly yours [103]

investigation of your claim
has been completed
process of payment
you may expect a draft

Mr. H. W. Richards 3
Southern Pines, North Carolina
Dear Sir:

The investigation of your claim, Number 548, has been completed and it is now in process | of payment. You may expect a draft in the next few days. Yours truly [34]

in another envelope
The Live Wire
good Western product
little fishing trip
expect to be gone
will probably wait
special advantage
change my plans
I shall expect
it has been quiet

Mr. William N. Meader 4
45 East Twenty-seventh Street
New York, N. Y.
Dear Will:

I am sending in another envelope a photograph of "The Live Wire," so that Mrs. Meader can see | the features of a good Western product.

I am leaving tonight for a little fishing trip at Lake James and | expect to be gone about a week. If you could only be with me!

It looks now as if I | shall not go to New York this season. Our needs are going to be limited and will probably wait until | you come here.

Of course, if there is any special advantage in buying now, it may be that I shall | change my plans. I shall expect you to keep me informed. Business is holding fairly well, although it has been | quiet this week.

Let me know when you are to be here. My best regards to you all at the | store and at home. Sincerely yours [146]

EXERCISE 7

Name ..... Date .....

shipped to my office
you promised to make
less than a month
devise some way
can you not start
telegraphic tracer
please let me know
able to find out

Mr. Benjamin Lewis **1**
98 Martin Street
Grand Rapids, Michigan
Dear Sir:

It is now two months since I ordered and paid for the furniture which was to be shipped | to my office in Boston. You promised to make delivery in less than a month. Can you not devise some | way in which to stir the manufacturers to life? Has shipment been made? If so, can you not start a | telegraphic tracer?

Please let me know as soon as possible what you are able to find out.

Yours truly [79]

bituminous or anthracite
present delivery
lowest possible price
available grades
hard and soft coal
greater than the supply
heavy tonnage
sold on contract

Messrs. S. W. Lincoln and Company **2**
New Castle, Pennsylvania
Gentlemen:

If you are in the market for bituminous or anthracite steam coal for present delivery, we should be glad | to quote the lowest possible price on the available grades.

The demand for both hard and soft coal continues to | be greater than the supply. The cars are still short, especially in the bituminous field. Partly for this reason and | partly on account of the heavy tonnage sold on contract, there has not been very much free coal.

Yours very truly [81]

roses which we shipped
received in poor condition
we endeavor
packed and shipped
reach our customers
shipping instructions
we will replace them
without expense

Mr. W. B. Ashley 3
90 Lancaster Street
Yonkers, New York
Dear Sir:

We regret very much to learn that the roses which we shipped to you some time ago were | received in poor condition.

We endeavor to have our plants packed and shipped in such a way that they will | reach our customers as nearly perfect as possible.

When the shipping instructions are not carried out and the plants are | unsatisfactory, we try to make good such shipments.

If you will let us know how many plants you lost and | what the varieties were, we will replace them without expense to you.

Yours very truly [95]

shipment of tubing
purchase order
we shall have to cancel
issued notice
various departments
entirely satisfactory

The Morgan Automobile Company 4
Dayton, Ohio
Gentlemen:

Attention of J. D. Boxley

As we are unable to wait three or four months for shipment of tubing | on our purchase order, Number 6754, we shall have to cancel the remainder due us.

We understand | that you have made shipment of 1075 feet, and we have therefore issued notice to our various departments | canceling the 1175 feet remaining on the order.

We trust that this arrangement will be entirely satisfactory to | you.

Very truly yours [84]

EXERCISE 8

Name ..... Date .....

some time ago **our bookkeeping course**
you wrote us **this revised text**

Mr. Phillip Albertson
45 Orchard Street
Burlington, New Hampshire 1

Dear Sir:

Some time ago you wrote us a splendid letter about our bookkeeping course. As we believe the new | edition far surpasses the old, we should greatly appreciate a short letter giving your opinion of this revised text. We | hope that you will have the new books ordered when you find your present edition worn out.

Yours sincerely [59]

high-school diplomas **delivery will be made**
cost of labor and materials **within two weeks**

Mrs. Ernest MacElroy 2
270 Archer Avenue
Norfolk, Virginia

Dear Madam:

We acknowledge the receipt of your order, Number 5890, for 100 high-school diplomas.

Since | last year the cost of labor and materials has advanced 10 per cent, and we therefore ask if we have | your permission to add this increase.

We assure you that most careful attention will be given to the work and | that delivery will be made within two weeks.

Very truly yours [71]

instruct your messenger **leave it in the vestibule**
at our office **failed to receive**

The Times Printing Company 3
205 Thomson Street
Atlanta, Georgia

Gentlemen:

Will you kindly instruct your messenger to deliver the "Report" at our office on the twelfth floor and not | leave it in the vestibule or public hall, as is customary with him? We have failed to receive several issues. |

Yours very truly [43]

acknowledge with thanks
receipt of your check
we are pleased to note
remainder of the account

Mr. Arthur Beecher 4
Cheyenne, Wyoming
Dear Sir:

We acknowledge with thanks the receipt of your check for $16.50 in payment of our | bill of December 11.

We are pleased to note that it is your intention to take care of the remainder | of the account this week. Yours very truly [48]

make arrangements
life insurance
you may be examined
family physician
you and your doctor
please forward it

Mr. E. G. Fernschild 5
34 Benedict Place
Evanston, Illinois
Dear Sir:

When you are next in New York, if you care to make arrangements for life insurance with the | Association you may be examined. If you prefer to take advantage of the opportunity at this time, you may have | an examination made by your own family physician. After the application blank has been filled out by you and your | doctor, please forward it to this office for submission to the Association for action.

Very truly yours [77]

issued a permit
gas company
for the purpose
supplying your house
contract with the city
repair for five years

Miss Elizabeth Moss 6
59 Bleeker Street
Ottumwa, Iowa
Dear Madam:

In response to the request contained in your letter of September 19, we have issued a permit to | the gas company to open Hamilton Avenue for the purpose of supplying your house with gas.

The Heights Association has | a contract with the city to keep the street in repair for five years.

Yours very truly [47]

EXERCISE 9

Name _____ Date _____

character and ability **whatever you write**
applicant for a position **held confidential**

Mr. Morris Dudley 1
678 Colby Street
Ogden, Utah
Dear Sir:

Will you kindly write us about the character and ability of W. H. Bicknell, Jr.?

Mr. Bicknell is | an applicant for a position with us, but we have never heard of him before. Whatever you write us will | be held confidential.

Yours very truly [46]

I am writing **complete lighting system**
call your attention **should be received**

Messrs. E. T. Maitland and Company 2
4 Adams Street
Providence, Rhode Island
Gentlemen:

I am writing to call your attention to the advertisement in the "United States Government Advertiser" for proposals for | a complete lighting system at the Navy Hospital, Newport, Rhode Island.

These proposals should be directed to the Bureau of | Yards and Docks, Navy Department, Washington, D.C., and should be received not later than 11 A.M., October 31. |

Yours very truly [63]

we have been referred **you may be able**
recently started out **financial responsibility**

Mr. W. C. MacKay 3
55 Oakley Manor
North Adams, Massachusetts
Dear Sir:

We have been referred to you by Mr. T. J. Miller, 50 Church Street, of your city. Mr. | Miller informs us that he has recently started out for himself.

Any information which you may be able to give | us about his character and financial responsibility would be appreciated.

A stamped envelope is inclosed for your reply.

Very truly yours [61]

still in our holding file **make delivery**
order under construction **bill of lading**

Messrs. E. F. Jordan and Brothers 4
221 West 14th Street
Lowell, Massachusetts
Gentlemen:

The order that you placed with Mr. Kent of our office on October 10 is still in our holding | file.

In order that we may put this order under construction and make delivery as soon as possible, will you | let us know if it will be satisfactory to you if we make shipment with draft attached to bill of | lading for the amount of the order?

A stamped envelope is inclosed for your reply. Yours truly [77]

I have known him **a good salesman**
for ten years **thoroughly reliable**

Mr. Peter Alvord 5
Brookline, Massachusetts
Dear Sir:

In reply to your letter of the sixth of this month in which you asked about Mr. William | Gavin, I am glad to inform you that I have known him for ten years and regard him as a | good salesman and a thoroughly reliable worker.

Yours truly [49]

March records **Supplement Mailing**
energy and enthusiasm **Envelope**
Letter Service

Messrs. R. F. Baxter and Sons 6
4 Ogden Place
Des Moines, Iowa
Gentlemen:

This splendid new list of March records deserves all the energy and enthusiasm you have. Make the most of | it.

There are now thousands of people who have phonographs; they are all eager to know about these new records. |

Our monthly Supplement Mailing Envelope and Letter Service will help you sharpen their interest to the buying pitch.

Make March | a big record month and be prepared with plenty of stock.

Yours very truly [74]

EXERCISE 10

Name ..... Date .....

has been received **receive your approval**
could make shipment **approve this order**

Messrs. Theodore Johnson and Company 1
115 Sebastopol Street
Los Angeles, California
Gentlemen:

Your letter of March 1 in reference to the order for E. C. Rowe, Daytona, Florida, has been received. | We could make shipment within three weeks from the time we receive your approval.

Please let us know whether you | care to approve this order.

Yours truly [47]

Board of Supervisors **it is possible**
improving the road **been notified**

Mr. Frank Nodene 2
283 Rich Avenue
Jamaica, Long Island
Dear Sir:

The Board of Supervisors at Holbrook will open bids on May 11 for improving the road at Locust | Valley to the Horse Hollow Highway, a distance of 1500 feet.

I give you this information, as it is | possible that you have not previously been notified.

Yours very truly [51]

passed to your credit **hope to receive**
many past courtesies **further orders**

Mrs. G. A. Martin 3
10 Millbank Avenue
Hamilton, Ohio
Dear Madam:

Your letter of December 18 has been received, and we acknowledge with thanks your check for $62.80, | which amount we have passed to your credit.

We thank you for your many past courtesies and hope | to receive further orders.

Very truly yours [47]

your card **receiving clerk**
approximate date **return this letter**

Mr. E. T. Lathrop 4
225 North Terrace Street
Montgomery, Alabama
Dear Sir:

We cannot locate the typewriter to which you refer in your card of January 5. If you will | let us know the approximate date of shipment and give us more specific information, we shall gladly instruct our receiving | clerk to go over his records.

Will you please return this letter, with your notations upon it? As soon as | we receive your reply, we shall write you further.

Yours very truly [72]

recently installed **instruction in cooking**
in your high school **domestic science**

Mr. S. E. Brinkerhoff, Principal 5
East High School
Columbia, South Carolina
Dear Sir:

We understand that you have recently installed in your high school, equipment for instruction in cooking. If this | is so, you are likely to be interested in obtaining for the teachers and pupils a textbook in this subject. |

We are inclosing a list of our books pertaining to domestic science and should be pleased to send you for | examination any of the books listed therein.

Yours very truly [70]

our first supplement **satisfactory service**
guarantee to give you **inclose a price list**

Brother Publisher: 6

As you know, the first installment of laws has been sent out by the Secretary of State. Assuming | that you wish to publish them as soon as possible, we are now preparing to issue our first supplement and | will guarantee to give you prompt and satisfactory service.

We inclose a price list for furnishing the laws to you | in supplement form and shall be pleased to receive your order by return mail.

Yours respectfully [76]

EXERCISE 11

Name ..... Date .....

Telegram (Night Letter) 1

Glen Falls Paper Company Glen Falls N Y Need twenty tons news paper at our branch in Albany by (insert date ten days ahead of current date) Can you guarantee delivery If rail transportation is tied up can you send down by trucks

Telegram (Night Letter) 2

Messrs Newberry Bros Middletown N Y Name price and earliest delivery you can guarantee on five number thirty vacuum cylinders twelve dozen number six hand lanterns with outside wick raiser twelve number ten stopcocks twenty-four japanned butts number thirty

Telegram 3

August 18 to Richard C Howell 35 Parcot Ave Roselle N J Meet campaign committee August twenty Hotel McAlpin eight p m

Confirmation of Telegram

this is to confirm **campaign committee**

Mr. Richard C. Howell 4
35 Parcot Avenue
Roselle, New Jersey

Dear Sir:

This is to confirm our telegram of this morning asking you to meet with the campaign committee at 8 P.M., August 20, at Hotel McAlpin.

We hope that you will find it convenient to be present. Very truly yours [41]

Telegram 5

June 24 to Robert C White 323 Winter St Boston Mass Ship prepaid express three reams thirty-eight commercial usual weight

CONFIRMATION OF TELEGRAM

in confirmation **prepay the express**

Mr. Robert C. White 6
323 Winter Street
Boston, Mass.
Dear Sir:

This is in confirmation of our telegram of today ordering three reams of No. 38 commercial similar | to our previous orders.

Please prepay the express.

Very truly yours [31]

TELEGRAM 7

October 14, to Lawrence McDonald, 45 Greenwich St., Hoboken, N.J. Ship five number ten brass hall lamps one burner.

CONFIRMATION OF TELEGRAM

we have telegraphed **your immediate attention**

Mr. Lawrence McDonald 8
45 Greenwich Street
Hoboken, New Jersey
Dear Sir:

We have telegraphed you today to ship five No. 10 brass hall lamps of the one-burner type. |

Your immediate attention to this order will be greatly appreciated.

Very truly yours [33]

TELEGRAM 9

February 1, Palm Beach Hotel, Palm Beach, Florida. Reserve single room and bath ten dollars February 6.

CONFIRMATION OF TELEGRAM

single room with bath **length of my stay**

Palm Beach Hotel 10
Palm Beach, Florida
Gentlemen:

I telegraphed you today to reserve a single room with bath, at ten dollars, for February 6. The length | of my stay is uncertain.

Very truly yours [28]

EXERCISE 12

Name ..... Date .....

renewal of membership
National Defense League
evidence of your interest
sincere appreciation
for your support
assure the success
paid solicitors
greatly extended

Mr. Henry Barry 1
542 Pine Street
Chicago, Illinois
Dear Sir:

We acknowledge your renewal of membership in the National Defense League. It is a great pleasure to have | this continued evidence of your interest, and we ask that you accept the sincere appreciation of the League for your | support.

To assure the success of the work now being carried on, it is of the utmost importance that we | have a larger membership. We have no paid solicitors, and as our activities are being greatly extended we rely upon | you to aid us in obtaining new members. We inclose an application blank and hope that you may be able |[1] to send us the signature of at least one member today.

Very truly yours [114]

I have received your letter
sorry to learn
it will not be
inclosed you will find
charged to your account
yours sincerely

Mr. John Holden 2
22 Friend Street
Dover, New Hampshire
My dear Mr. Holden:

I have received your letter and I am more than sorry to learn of your son's | illness. I hope that it will not be serious.

Inclosed you will find a check for $200, which | we have charged to your account.

If there is anything that I can do for you I should be most | happy to have you call upon me. My kindest regards to you and Mrs. Holden.

Yours sincerely [77]

taking orders
staple and fancy
next fall's business
desirable styles
dark and light oxfords
exact sizes
submit swatches
box models
kind of lining
on regular terms

The Weldon Clothing Company **3**
10 Boylston Street
Boston, Massachusetts
Gentlemen:

Mr. Kelly of the firm of Burnham and Company was here today taking orders on staple and fancy overcoats | for next fall's business. They have several desirable styles and staples in dark and light oxfords and blacks, made in | various models.

I picked out several styles and gave the quantity I can probably use. I am to give the | exact sizes, etc., about February 1 if I wish these styles, and they are going to submit swatches to | me at once.

Now, will you do the same thing? Send me swatches of your staples and a few fancy | blacks in box models. Tell me also how they are made, what kind of lining, what price, etc. These | are to be delivered next fall on regular terms.

Yours very truly [132]

under date
mailing to you
we should like to know
afforded an opportunity

Mr. M. R. Gilman **4**
44 Woodland Avenue
Holyoke, Massachusetts
Dear Sir:

Under date of March 19 we had the pleasure of mailing to you copies of our No. | 48 A and No. 64 fence catalogues.

We should like to know whether you received them, and if so, | whether we may not be afforded an opportunity of quoting prices on your requirements for fencing.

Yours very truly [59]

EXERCISE 13

Name..... Date.....

retail sales records **same ratio of increase**
sold at retail **throughout the country**

Mr. Hugh Kelly 1
265 Haynes Avenue
Dayton, Ohio
Dear Sir:

Retail sales records were broken this fall by practically every Thurston distributor. In Minneapolis more Thurston Cars were | sold at retail in October than in any month since the distributor at that point started in business. In Milwaukee | the distributor sold more Thurston Cars on November 1 than on any other day since the showroom was opened. The | same ratio of increase in sales is reported by Thurston distributors throughout the country.

Yours very truly [77]

on our invoice **by freight, collect**
shipment was made **start a tracer**

Mr. W. H. Mayer 2
25 Fletcher Avenue
Newport, Rhode Island
Dear Sir:

We regret to learn that the maps shipped you on our invoice Number 342 have not | been received.

On looking up our records we find that the shipment was made on April 11 by freight, collect. | We have asked our factory to start a tracer after the shipment and hope that you will receive the goods | without further delay.

Very truly yours [66]

application card **desire to make application**
recently forwarded **for a renewal**

Mr. Thomas Adams 3
State Department
Austin, Texas
Dear Sir:

The application card which you recently forwarded to me has been mislaid. As I desire to make application | for a renewal of my present Chauffeur's License, Number 3452, I should appreciate receiving another card.

Yours very truly [42]

certified copy **showing list prices**
original invoice **audit your bill**

The H. E. Stimpson Company 4
470 Franklin Avenue
Plainfield, New Jersey

Gentlemen:

I acknowledge receipt of your letter of February 15 in regard to your corrected bill for $18.38.|

Will you furnish me with a certified copy of the original invoice, showing list prices, so that I may|audit your bill properly?

Yours truly [46]

with our compliments **largest in the history**
copy of the prospectus **this institution**

Mr. Thomas Vincent 5
35 Lockwood Avenue
Ogden, Utah

Dear Sir:

Carrying out our promise, we are sending to you, with our compliments, a copy of the prospectus of|the Summer Training School for Commercial Teachers. You should receive it with this letter.

Letters from almost every state in|the Union assure us that the Summer School this year is to be the largest in the history of this|institution.

A line from you indicating your plans would please us. Very truly yours [74]

shipped promptly **coöperation in maintaining**
quotation card **Eastern representative**

Mr. E. C. Howgate 6
59 Field Avenue
Hannibal, Missouri

Dear Sir:

I acknowledge with thanks your order for Porter Folding Ironing Boards. They will be shipped promptly, as directed.|

I inclose a quotation card for your files, confirming the prices made to you. Your coöperation in maintaining the uniform|re-sale prices indicated for the Porter Board will be appreciated.

As the Eastern representative of the company, I shall be|glad to have your further orders and will give them prompt and careful attention. Yours truly [76]

EXERCISE 14

Name ..... Date .....

publication of notice **partition action**
sale of real property **extra copies of the issue**

Mr. Joseph Ames 1
Brunswick, Georgia
Dear Sir:

Your paper has been designated by Judge Alexander for the publication of notice of sale of real property | in partition action of Stone against Griffith. The referee, John J. Hyde, will communicate with you on the subject.

I | am inclosing for publication an item of news in regard to the Torrens Law. Please send me two or three | extra copies of the issue in which it appears.

Very truly yours [72]

use the inclosed tickets **tickets are available**
visit our booth **some of your students**

Dear Friend, 2

If you can use the inclosed tickets for the Business Show to be held in this city next | week, we hope you will find it convenient to visit our booth.

More tickets are available in case you want | to bring some of your students or friends.

Very cordially yours [51]

we have your inquiry **district manager**
branch office **together with this letter**

Mr. J. M. Nelson 3
Plainfield, New Jersey
Dear Sir:

We have your inquiry of January 11 in reference to bonuses and are taking the matter up with | our branch office.

If you do not hear from the district manager within a reasonable time, we suggest that you | or some member of your family take your policy and premium receipt book, together with this letter, to the home | office and request that the manager attend to the matter.

Yours truly [72]

pink copies of forms **attach the forms**
signatures may be affixed **Dividend Division**

To the Superintendent 4
Portland, Oregon, District
Dear Sir:

The inclosed pink copies of Forms 1036 and 1037 are returned in order that | the signature or signatures may be affixed.

Please have this attended to at once. Attach the forms to your reply | and return to the Dividend Division.

Yours truly [48]

detailed statement **take advantage**
parts account **liberal discount**

The Homer Garage 5
Delphi, New York
Gentlemen:

We are attaching detailed statement of your parts account to July 31, showing a balance due us of | $55.21.

Please give this matter your immediate attention and inform us if you find any discrepancies. |

We shall expect to receive your check in settlement, in time for you to take advantage of the liberal discount | allowed for payment within thirty days.

Yours very truly [69]

in regard to your order **accept orders direct**
under construction **your prompt attention**

Mr. W. J. Kane 6
240 S. 9th Avenue
Madison, Wisconsin
Dear Sir:

On February 15 we wrote you in regard to your order of February 12 for 36 shearing | machines, Number 2 A.

So that we may put this order under construction and make shipment as soon as possible, | will you let us have the name of the jobber with whom you wish to deal? We do not accept | orders direct from the retailer.

Your prompt attention will be greatly appreciated. Yours truly [74]

EXERCISE 15

Name ..... Date .....

Boston office **instructions for forwarding**
motion-picture film **next exhibitor**

Mr. Ernest French **1**
The Olympia Theater
Emmetsburg, Iowa

Dear Sir:

In accordance with a request from our Boston office, we are shipping to you today our motion-picture | film, Number 246, Pigmy Land, for your use on February 12.

Mr. Jones of our Chicago office will | furnish you with instructions for forwarding this film to the next exhibitor.

Very truly yours [55]

in payment of invoice **as you requested**
credited to your account **statement of your account**

The Adams Express Company **2**
Aurora, Illinois

Gentlemen:

Your letter of December 18 has been received and the check for $37.24 in payment | of invoice dated December 8 has been credited to your account.

As you requested, we are inclosing the statement of | your account showing September and October items still unpaid.

We hope that you will find it convenient to give this | matter your attention.

Yours very truly [66]

names of the firms **guaranteed products**
submit bids **we carry in stock**

Messrs. H. Y. Fisher and Company **3**
56 Mason Avenue
Mathers, Maryland

Gentlemen:

As work progresses on the contract mentioned in your letter of June 16, will you send us the names | of the firms who intend to submit bids?

In another wrapper we are forwarding a catalogue descriptive of the guaranteed | products which we carry in stock at all times.

We thank you for your many favors and hope for an | early opportunity to reciprocate.

Yours very truly [67]

fire clay **hundred-pound bag**
we now have in stock **bags not returnable**

Messrs. Eugene Baker and Sons 4
254 Dudley Avenue
Charlotte, North Carolina
Gentlemen:

In reply to your letter of December 18 we inclose a sample of fire clay which we now have | in stock, and quote you $1 a hundred-pound bag, delivered to Gloucester Place, bags not returnable.

We trust | that this material will meet with your approval and that we may receive your order. Yours very truly [58]

noted carefully **readjustment of territory**
making any change **proposed change**

Mr. Albert Kenyon 5
79 Hudson Street
Passaic, New Jersey
Dear Sir:

Your letter of October 5 has been received. We have noted carefully your remarks in regard to territory. | Just at this time we do not believe it would be advisable to consider making any change.

When conditions become | more nearly normal, it may be that a readjustment of territory will be advisable. At present, however, we do not | believe that anything would be accomplished in making the proposed change.

Very truly yours [74]

English translations **has been referred to me**
Iliad and the Odyssey **inexpensive editions**

Mr. Franklin Brown 6
Mt. Nebo Road
Covington, Kentucky
Dear Sir:

Your inquiry with reference to English translations of the Iliad and the Odyssey has been referred to me. | As we do not publish editions of these poems, I suggest that you write to Greenman, Harper and Company, 44 | Fourth Avenue, and The Peck and Baker Company, 566 Fifth Avenue. I think you will be able | to obtain from these firms inexpensive editions such as you desire.

Very truly yours [74]

EXERCISE 16

Name..... Date.....

proposed revision
commercial subjects
as finally adopted
represent the best opinion
teachers of the state
feel warranted
proposed syllabus
local conferences

To Commercial Teachers: 1

You will be interested in the inclosed copy of the proposed revision of the syllabus in commercial | subjects.

The committee desires every possible suggestion for improvement, so that in the end the syllabus as finally adopted may | represent the best opinion among the teachers of the state. May I ask, therefore, that you read the syllabus carefully | and submit to me at your early convenience a statement of any recommendations that you may feel warranted to make. |

The proposed syllabus will be a subject for discussion at all the local conferences this fall and later at the |[1] meeting of the State Teachers Association. You are urged to attend the meeting of the local association and, if possible, | the state meeting and to contribute what you can toward the discussion of the syllabus.

Very truly yours [138]

Western Coal Company
we cannot make
enormous amount
have your permission

Messrs. Wm. A. Klages and Company 2
472 Franklin Avenue
Mariette, Wisconsin

Gentlemen:

Referring to your letter of June 17 in which you inclose an order for desks to be shipped to | the Western Coal Company, we are sorry to have to tell you that we cannot make shipment at the present | time.

Owing to the enormous amount of business which we now have on hand, we cannot accept any new orders | for delivery before September 15. Please let us know if we have your permission to enter the order for shipment | in September.

Yours truly [84]

customary order **book-selling season**
Trade List Annual **for ready reference**
ready for delivery **send shipping directions**

Mr. Eugene Copeland 3
Grand Falls, Montana
Dear Sir:

We have not yet received your customary order for a copy of the new Trade List Annual, which | has been ready for delivery for three weeks.

At the opening of the active book-selling season it is wise | to have this file of the dealers' latest catalogue at hand for ready reference. Although it weighs 19 pounds it | costs but $3.

With your order send shipping directions.

Truly yours [72]

to be inaugurated **prospective examinations**
Chamber of Commerce **before assemblies**
attention of employees **assist in giving publicity**
bulletin boards **scope and content**
public announcement **additional copies**

Mr. Philip Fairchild 4
166 Liberty Street
Buffalo, New York
Dear Sir:

Inclosed is a copy of an announcement describing the plan of commercial examinations about to be inaugurated by | the Chamber of Commerce of the State of New York. Will you bring this to the attention of employees, students, | or others who are likely to be interested in the plan?

The posting of a statement on bulletin boards and | a public announcement of the prospective examinations before assemblies of employees or students will do much to bring the matter | to the attention of interested parties. We count on you to assist in giving publicity to the plan. Its success |[1] will depend upon such help as you can give by affording publicity and by suggesting, from time to time, changes | in the scope and content of examinations. Suggestions will be welcomed.

Additional copies of the announcement may be had upon | written request.

Sincerely yours [144]

EXERCISE 17

Name ..... Date .....

End of Spanish Rule in the Pacific* 1

The wisest of the many wise orders issued during the Spanish-American War was that to Admiral Dewey when at | Hongkong: "Find the Spanish fleet and destroy it." The destruction of that fleet ended the power of Spain in the | Pacific Ocean. By the destruction of that fleet and the landing of our troops and the surrender of Manila the | United States stood as a conquerer upon the enemy's soil. When the Spanish flag went down from the citadel and | the American flag flew from its flagstaff, the three hundred years of Spanish dominion ended and the American occupation began. [100]

* From the speeches of Hon. Chauncey M. Depew.

Our Internal Commerce* 2

The development of the internal commerce of the United States has been so great that the ocean gateway which brings | to the metropolitan city of our imperial State three fourths of the foreign commerce of the Republic is a wicket | in a farm fence compared with the wide doors and broad avenues through which this tremendous agricultural and manufacturing product | of our country finds its way to the seaboard. The internal trade carried upon our railways, lakes, and canals makes | the United States not only the richest of nations, but self-sustaining and independent of them all. [97]

* From the speeches of Hon. Chauncey M. Depew.

TURPENTINE 3

Turpentine is used in paint and varnish. It assists in the drying of the paint and makes the film hold | closer to the surface beneath. Turpentine is a product of the long-leaf pine, to be found principally in Georgia, | Alabama, Florida, Louisiana, and Texas. To obtain the sap the tree is boxed or tanned, and the liquid runs out | much like that of a maple tree, which gives the sap from which maple sirup is produced. This sap from | the pine is collected and distilled. The vapor is condensed by a cooling process, producing the pure spirits of turpentine.|[1] The residue from this process forms the ordinary rosin of commerce. The cost of turpentine is steadily advancing on account | of the growing demand and restricted supply, and as yet there has been no satisfactory substitute discovered for it. [139]

EXERCISE 18

Name ..... Date .....

Extension of Credits * 1

Unwise credits are seldom recognized until too late. Over-accommodating buyers has the same result as growing too fast, or | over-buying. Two young men embarked in the shoe business in a small Eastern city. Their capital was small, but | trade began to come to the store from the day it was opened, and it was just the kind of | trade they had wished for. It included forty or fifty of the best families in the city. Accounts were started, | and the store soon had outstanding among the best families about two thousand pairs of shoes.

Since all their capital |[1] had been used up in the original investment, the outstanding accounts were a serious matter. They knew that they could | do nothing to collect from the wealthy slow-pay customers except to keep sending them bills and wait until they | remitted. They knew that many of their customers were in the habit of going away for the summer and that | they might have to wait from three to six months for the money.

* "How to Finance a Business." A. W. Shaw Company.

The firm struggled along for several months | and then, pressed by their creditors and unable to collect from their debtors among the rich, assigned.

The unwisdom in |[2] this particular case lies in allowing any credit at all on such small capital. With the money they had on | hand, the young men should have confined their business to an actual cash basis.

The influences which are constantly operating | to induce a firm to make unwise credits are powerful and should be guarded against. Do not grant credit when | you have insufficient capital. If you do extend credit, arrange with your suppliers beforehand for long credit on the basis | of your credit business. But in no case should your credit exceed one third of your working capital. An excess |[3] of credit granted to customers not only puts a business in a dangerous position from want of ready funds but | also impairs your credit standing. [325]

EXERCISE 19

Name..... Date.....

I promised you
several months ago
I notice a bill
hasten to make reparation

Mr. Fritz Acken 1
2311 Prospect Street
Atlantic City, New Jersey
Dear Sir:

I promised you several months ago to send a donation from this company, but in the stress of | business it slipped my mind. However, in going over our books I notice a bill of $10.80, and | hasten to make reparation by sending the inclosed receipted bill as our donation to your worthy cause.

Very truly yours [60]

because the money is due
already written you twice
listed the bills
hold back your check
tell me frankly
adjusting matters

Mr. George F. Andrews 2
20 Salina Street
Oswego, New York
Dear Sir:

Every day I am in my office I have to write a stack of letters. They all talk | of the one thing, "money." I write them because we need the money and also because the money is due. |

Those are the two reasons why I have already written you twice. Friendly letters they were, too. I don't hear | a word from you. Why not? I have once more listed the bills and inclose them with this letter. I | am sure you will not hold back your check any longer unless you have a good reason.

If I am |[1] right, please tell me frankly what is the cause of your delay, and I will do as much as possible | toward adjusting matters. Every check, large or small, does plenty of good work for us. We look forward to yours. |

Sincerely yours [142]

we inclose the bill
Index of Charge Customers
credit office
formal application

Mr. James F. Kavanagh **3**
295 Primrose Avenue
Lawrence, Kansas
Dear Sir:

We inclose the bill for a purchase made in your name, which through error was passed as a | charge item.

Not finding your name in our Index of Charge Customers, we ask that you remit in settlement. If | you desire to open an account, will you please call at our credit office and make formal application?

Yours truly [60]

State Insurance Fund
officially approved
less a differential
certain classifications
rates previously in force
under the new schedule

Mr. H. A. MacFarland
209 Bedford Avenue
Norristown, Pennsylvania **4**
Dear Sir:

The State Insurance Fund has now adopted the new rates, as officially approved for use of the companies, | less a differential of ten per cent, except on certain classifications for which the rates previously in force have been | retained and on other classifications covering extra-hazardous operations, for which rates higher than those of the companies have been | adopted.

Under the new schedule employers, in general, will obtain insurance in the State Insurance Fund at an initial cost | that would be ten per cent lower than the rate charged by private companies. In addition, they will have the |[1] prospect of further reduction in the final cost of insurance through dividends to policyholders.

Any further information that you | may desire regarding classifications and rates will be furnished gladly on request.

Yours very truly [135]

EXERCISE 20

Name ..... Date .....

signed contract
sidetrack facilities
installing the switch
interest in the matter

Mr. Charles Taylor 1
Owensboro, Kentucky
Dear Mr. Taylor:

Since we received your letter of December 2, together with your signed contract covering sidetrack facilities for | us, nothing further has been done in regard to installing the switch. We need this switch badly, as you know. | Will you not do whatever is possible to expedite this business?

We thank you for your interest in the matter. | Very truly yours [63]

it is so unusual
to lose a customer
despite every precaution
merchandise or service

Mrs. E. T. Martin 2
Beldon Avenue
Dubuque, Iowa
Dear Madam:

It is so unusual for us to lose a customer that we feel at a loss to account | for your not having visited us during the past season.

Despite every precaution on our part to avoid cause for | complaint in merchandise or service, there is no denying the fact that mistakes will sometimes occur. When errors are brought | to our attention, however, no effort is spared to make the necessary adjustment.

Our sole fear is that some just | complaint may have been withheld from our notice, and it is possible that you have regarded it as more advisable | [1] to make a change than to acquaint us with the reason for your dissatisfaction.

May we not suggest that we | hope for an opportunity to adjust any fault you may have found in your relations with us?

Very truly [139]

further information
mentioned in your letter
record of delivery
shipping receipt

Mr. Foster Heyward 3
44 Cos Cob Street
Key West, Florida
Dear Sir:

Will you give us further information about the shipment mentioned in your letter of June 17, stating how | and when it was returned, as we have no record of delivery to us?

Please send us the shipping receipt, | if possible, and return this letter with your reply to our Bureau of Claims.

Very truly yours [57]

continue your affiliation
federal coöperation
mapping the whole country
accelerated pace

Mr. Frederick W. Walker 4
Colorado Springs, Colorado
Dear Sir:

You will find inclosed a bill for the renewal of your membership in the American Automobile Association.

We | hope that you will continue your affiliation with the A. A. A. We need you, and you need us in | efforts to obtain the right kind of federal coöperation with the several states in the matter of good roads. Furthermore, | we are supporting a federal bill to enable an automobile owner to go anywhere in this country for whatever periods | he may elect, with only the registration number of his home state.

We are gradually mapping the whole country, but |[1] not without considerable difficulty. We have not yet accomplished all that we desire, although great progress has been made. With | your continued coöperation, as well as that of many newcomers, we shall be able to go forward at an accelerated | pace.

Fraternally yours [143]

EXERCISE 21

Name ..... Date .....

instruct your messenger
deliver the report
to our office
vestibule or public hall
he has been doing
this morning
in the corridor
swept up by the porter
in going over our files
was never received

The Times Printing Company 1
205 Thompson Street
Atlanta, Georgia

Gentlemen:

Referring to our letter of January 20, we again ask that you instruct your messenger to deliver the "Report" | to our office on the twelfth floor and not leave it in the vestibule or public hall as he has | been doing.

This morning we found the last number of the "Report" in the corridor, just about to be swept | up by the porter; and in going over our files we find that Number 39 was never received by | us, owing, probably, to carelessness on the part of your messenger.

Will you kindly send us a duplicate of this | [1] number?

Yours very truly [104]

introductory purposes
floor polishers
signing and returning
obligation to purchase

Mr. Oliver Martin 2
33 Burling Road
Altoona, Pennsylvania

Dear Sir:

It occurs to us that you may have mislaid our letter of June 13.

In that letter we | offered to give you, without charge, for introductory purposes, one of our new floor polishers. They are rendering most effective | service. In fact, our only difficulty is to make them fast enough to supply the demand.

We inclose another "No | Risk" blank; just read it through, and observe that in signing and returning it you do not place yourself under | obligation to purchase a stock of our floor polishers.

Very truly yours [92]

insurance and postage
United Kingdom
Great Britain and Ireland
we inclose stamps
pardon our oversight
forwarded this

Messrs. Henry A. Luft and Company 3
214 W. Lincoln Avenue
New Bedford, Massachusetts

Gentlemen:

Having received your card, No. 1278, in reference to insurance and postage on the shipment under date | of May 23, of $1000 in United Kingdom of Great Britain and Ireland $5\frac{1}{2}$'s, we | note that we owe you 26 cents.

We inclose stamps for this amount. Please pardon our oversight in not | having forwarded this to you before.

Very truly yours [69]

recently become
resident of our city
as a stranger
banking preference
latest financial statement
various departments
investigate our facilities
ample capital and surplus
thoroughly equipped
we invite you

Mr. George Aberdeen 4
116 Nassau Street
Appleton, Wisconsin

Dear Sir:

We understand that you have just recently become a resident of our city.

As a stranger in this | community you probably have no banking preference. We are glad to send you a copy of our latest financial statement, | in which you will also find listed the various departments of business handled by us.

If the question of a | banking home is now confronting you, we suggest that you investigate our facilities before you decide.

We have all the | advantages that are afforded by ample capital and surplus, and are thoroughly equipped in all our departments. We believe that | [1] the facilities we offer will meet the requirements of the most exacting.

Confident of our ability to please you, we | invite you to become one of our patrons. Why not call and talk the matter over?

Very truly yours [139]

EXERCISE 22

Name _____ Date _____

bill for a purchase
we understand
you wish charged
we do not find
information or references
under the circumstances

Mr. Adolph Ives **1**
23 Cooley Street
Leavenworth, Kansas
Dear Sir:

We inclose the bill for a purchase which we understand you wish charged. As we do not find | your name on our books for an account, we ask that you please remit in advance or else give us | such information or references as would seem necessary under the circumstances.

Yours truly [53]

few motor assemblies
in our service stock
available for quick sale
for the aluminum
salvage prices
cylinder models
less ignition and carburetor
renewal possibilities
service cars
particularly interesting

To All Distributors and Dealers: **2**

We still have a few motor assemblies in our service stock which are available for | quick sale. We need the space, and before tearing down the machines for the aluminum etc. we offer you | a last chance to obtain one or more at the following salvage prices: 4 cylinder models at $100, | 6 cylinder models at $125 net f. o. b. Detroit.

They are new assemblies, less ignition and carburetor, | and afford splendid renewal possibilities for those dealers who are running service cars of an older model. This offer should | [1] also be particularly interesting to those dealers who live in localities where there is boating, as they often have calls | for engines.

Kindly write us at once, if you are interested, as this offer expires December 31.

Yours very truly [141]

supplying a truck
thoroughly capable
entirely at your disposal
extra inducement
owner of the truck
cost of operating a truck

Mr. Frederick Brown **3**
259 Newmarket Street
Bridgeport, Connecticut

Dear Sir:

With reference to supplying a truck to do your work, I know of a man who is thoroughly | capable and who is willing to make a contract with you for a year and a half to supply a | truck at $22.50 a day. This truck can haul five tons and would be entirely at your | disposal. The man or truck would not, of course, be expected to do, in general, more than an ordinary day's | work each day.

As an extra inducement I suggested to the owner of the truck that you had a place |[1] where you could put his truck so that it would be on the premises. Moreover, I told him that should | there be a large increase in the price of gasoline, tires, and such other things as enter into the cost | of operating a truck, you would be willing to meet him halfway. If this proposal interests you I shall be | pleased to hear from you.

Very truly yours [168]

EXERCISE 23

Name ..... Date .....

previously credited
current year
insured is entitled
make the adjustment

To the Superintendent 1
Sacramento District
Dear Sir:

In re 75036 J

This is in reply to your letter of February 6. | We have disallowed the dividend previously credited on the above policy for the current year, as the insured is entitled | to a "Fifty-two Weeks" dividend.

Form 1036 and the disallowed voucher are attached. Please make the adjustment | in accordance with instructions contained in Circular Letter 1352.

Yours truly [73]

sorry to miss you
purchases for the fall
perfectly satisfactory
best-selling models

Mr. Martin Harris 2
564 Norton Avenue
Cleveland, Ohio
Dear Mr. Harris:

I have your letter of April 28. I, too, was sorry to miss you when you | came through Columbus.

In looking over our purchases for the fall, I find that we have bought pretty heavily. We | shall probably not be in the market for any merchandise except the overcoatings reserved from you.

Therefore, it will be | perfectly satisfactory if you will send on your best-selling models, together with the extra charges which you make for | them. We can then plan the order here. You had better include also a list of the number which we |[1] reserved and the prices.

I trust that you had a successful trip. My kindest regards.

Sincerely yours [117]

larger amount
to your credit
accepted the renewal
we thank you

Mr. H. E. Finn **3**
34 Maher Avenue
Fort Scott, Kansas
Dear Sir:

Your check for $5 and the note for $160.88 were received December 15. | We are sorry, of course, that you could not have made the check for a larger amount than $5. | However, we have placed this to your credit and have accepted the renewal.

We thank you for helping us to | secure Mr. Jenkins's order for the Watson house.

Yours truly [70]

position of assistant secretary
secretary of the association
mill supplies
employment conditions

Professor Arthur Rawlins **4**
Hartford University
Hartford, Connecticut
My dear Professor Rawlins:

In accordance with our conversation of last week, I am writing you in regard to the | position of assistant secretary of the National Association of Jute Manufacturers. Mr. George Wilson, who is secretary of the association, | desires an assistant who can take charge of certain of their publications. He would also be expected to assist two | or three committees of the association who are considering definite problems. The two most important committees are those on mill | supplies and on employment conditions. The position will pay from $3600 to $4000.

Mr. Wilson's office is |[1] at 27 Tremont Street, Boston. He asks that you send him the name and address of anyone whom you | wish to recommend, so that he may look up the references before requesting an interview.

Cordially yours [137]

EXERCISE 24

Name ..... Date .....

relative to a bracelet **repaired free of charge**
sent in for repair **additional information**

Mr. H. Lindeman 1
27 Union Avenue
Milwaukee, Wisconsin
Dear Sir:

This is in answer to your letter of March 5 relative to a bracelet sent in for repair. | Our records show that a bracelet, repaired free of charge, was shipped to you November 17. Since you have not | received it we are notifying the Post Office Department to trace it and will write you further as soon as | we have additional information.

Yours very truly [67]

special poster pages **majority of the subscribers**
first three announcements **prominent places**
entire series **reënforcing the publication**

Mr. Edgar Grozier 2
20 Schuyler Street
Newport, Rhode Island
Dear Sir:

We are sending you in another envelope special poster pages of the first three announcements in the "Conservation | of Man Power" campaign, to which you subscribed.

The first of these pages appeared in the Newport "Daily Clarion," Thursday, | March 7; the second on Saturday, March 9; and the third in the Sunday "Clarion," March 10.

We have thought | best to send you these first pages immediately rather than wait until the entire series is run through. It is | our intention to keep you supplied from time to time with the further pages.

The majority of the subscribers to | [1] this campaign have planned to use these posters in prominent places around their plants, thus reaching their employees directly and | reënforcing the publication of the pages in the Newport "Clarion."

Very truly yours [133]

editorial experience **civil-service examination**
juvenile papers **employment bureaus**

Mr. Alvah Howard 3
50 Court Street
Buffalo, New York

Dear Sir:

I am writing to ask whether there is any position in the publication department of your Bureau for | which I might properly apply. I have had editorial experience and am now writing vocational articles for juvenile papers published | by the various national Sunday School Boards.

A few months ago I passed the New York State civil-service examination | for Supervisor of Juvenile Placement in connection with the state employment bureaus, but the position is not yet open and | I have not been informed whether any definite time has been set for establishing it. In the meantime I have |[1] learned of your publication work and thought I should perhaps be better fitted for that part of the work than | for the placement.

If you have any present or future opening for a person of my qualifications I shall be | glad to send further information or references.

Yours very truly [150]

EXERCISE 25

Name ..... Date .....

The President's Signature *

The Constitution provides that if the president does not return the bill presented to him within ten days (Sundays excepted) | after its presentation it is to become law just as if he had signed it, unless Congress by adjourning prevents | its return, in which case it is not a law.

It has never been decided by the Supreme Court whether | a president by signing a bill within ten days after its passage may give it validity as a law if | Congress adjourns within that ten days and before his signature. The Court has said that he may sign a bill |[1] during a recess of Congress. It seems to me, however, that the practice makes that he may not do this | after adjournment. There is only one instance of such a signature. President Monroe failed to sign a bill which he | had intended to sign. After conferring with his cabinet he decided that it was wiser to ask Congress to re-enact | it. President Lincoln did sign a bill after an adjournment and the bill was filed with the Secretary of State | and printed among the statutes. When the matter was brought to the attention of the Senate, however, the power of |[2] the president to do so was questioned and denied, and a new bill of substantially the same purport passed both | houses and was signed by the president. [227]

* From "The Presidency," by William Howard Taft. Copyright, 1916, by Charles Scribner's Sons.

The President's Address to Congress

When Jefferson came into office he had no facility in public speaking, and he, therefore, preferred to send written messages, | and that had been the practice down to the present administration, when President Wilson has introduced the custom of a | personal address to both houses. I think the innovation is a good one. I think it fixes the attention of | Congress on the recommendations of the President. I cannot refrain from a smile, however, when I think of the oratory | which is lost because Mr. Roosevelt or I did not inaugurate such a change. The eloquence that would have resounded |[1] from the followers of Jefferson in denouncing a return to royal ceremony and the aping of "the speech from the | throne" can be supplied with little effort of the imagination. [130]

EXERCISE 26

Name ..... Date .....

The House Organ *

Is your house organ a business getter? It can be made a powerful one, but for satisfactory results the best | kind of ability must go in it. A carelessly edited, inane publication is worse than nothing. The successful house organ | must be interesting, as well written as a general magazine — but, more than that, it must have the strongest kind | of pulling power. This can be done because it is being done.

The best point in favor of the house | organ is the great opportunity it gives for the full and direct personal appeal, than which there is no more | [1] valuable form of advertising copy. That is what gets results.

The highest attainment of a writer of advertising is to | be able to make a logical, effective argument for cash-with-order replies. Success in that is at once the | hardest to win and the most worth winning. There is no better field for the use of this kind of | talent than the house organ.

* From "Pushing Your Business," by T. D. MacGregor. Bankers Publishing Co., N.Y.

Comparatively few advertisers can afford what many look upon as the luxury of multipage advertisements | in the big magazines, while for a good many propositions a one-page advertisement presents far too little space to |[2] tell the story adequately and effectively. Experience proves that no matter how good your proposition and the medium used are, you have no assurance of full, satisfactory, paying results unless there be the most skillful and powerful personal appeal in | the copy. The limits of magazine and newspaper advertising space, as a rule, do not give scope enough for that. |

That is where your house organ comes in. It will solve the problem for you if you have the ability | at your command to make it what it should be. [290]

EXERCISE 27

Name..... Date.....

in reference to your letter
received the maps
we have started a tracer
received a report

Mr. Robert McLaughlin 1
244 Claremont Avenue
New Orleans, Louisiana

Dear Sir:

This is in reference to your letter of the twenty-first of this month. Please notify us whether | you have received the maps shipped you on April 4. We have started a tracer after the shipment but have | not yet received a report.

Yours very truly [48]

motor machine
run these off by hand
cut them separately
make an extra charge

Messrs. H. E. Colwell and Company 2
26 Connecticut Avenue
Grand Forks, North Dakota

Gentlemen:

This is in reply to your letter of the fourteenth of this month, in which you ask about a | charge of six cents for one-quarter hour's time for carding. We had to furnish different-colored cards with your | order and therefore put in a charge for time-work. Where a customer sends in an order and gets all | one-color cards, we use our motor machine and run off the cards in strips; where we have to furnish | two or three different-colored cards on customer's one order, a girl has to run these off by hand and |[1] cut them separately. You can readily understand that it takes much more time to run cards off by hand than | by motor, and we are obliged to make an extra charge for it.

We trust that this explanation is clear | to you and await your further orders.

Yours very truly [150]

congested districts
charitable work
larger endowment
current expenses

Mr. David R. Halsey 3
544 Fifth Avenue
New York, N.Y.
Dear Sir:

In order to maintain not only our efficient ambulance service, which covers one of the largest and most | congested districts in the city, but also the great volume of charitable work, we find it necessary to appeal to | you for your interest and support.

During the acute stage of the epidemic of last summer we promptly threw open | our doors to the little sufferers and assured them of every care that science could provide.

Owing to the growth | of our work and the increased cost of all supplies, we find it impossible to keep our expenses within our |[1] income. We are sorely in need of a larger endowment. Furthermore, we are in urgent need of subscriptions to meet | our current expenses.

Will you help us?

All contributions sent to the hospital will be greatly appreciated.

Yours very truly [140]

reference to a shipment
shipment was loaded
carded at your station
refer to the checking

Freight Agent 4
B. and O. R. R.
Manhattan Transfer, New Jersey
Dear Sir:

This is in reference to a shipment of 5 bundles of 10 chairs moving from Springfield, Mass., to | Philadelphia, Pa., waybill 326, dated September 10, consigned to the Easton Furniture Company. This shipment was loaded at | Springfield in car B. and O. 71302 and was carded at your station September 13. Will | you refer to the checking of this car and write me about this particular shipment?

Yours truly [77]

EXERCISE 28

Name ..... Date .....

photograph of a dump body
the Belden chassis
quotation on these bodies
to give you prices

Mr. S. R. Gardner **1**
65 Grape Street
Salt Lake City, Utah
Dear Sir:

We have before us your letter of November 1, to which is attached a photograph of a dump | body suitable for the Belden chassis. We are unable to furnish you a quotation on these bodies inasmuch as they | are manufactured by Messrs. Murray and Armstrong of Dayton.

A letter is being written to Messrs. Murray and Armstrong today, | requesting them to give you prices and terms. We trust that you will hear from them soon.

Yours truly [79]

the attachments
carload rate and actual weight
assume its proportion
approve a claim

Freight Agent **2**
B. & A. R. R. Co.
Bangor, Maine
Dear Sir:

Referring to claim No. 6615 L and the attachments, I call your attention to the fact | that the shipments in question were covered by one bill of lading, and that the weight shown on this claim | was an overflow on the remaining shipment and should therefore be forwarded at carload rate and actual weight.

I think | that if you will review the facts in this case you will agree that your company should assume its proportion | on the actual weight of 16,880 pounds. The amount due from your company on that basis is |[1] $4.07, as shown. Will you please approve a claim for that amount?

Yours truly [116]

Minister of Labor
request for copies
set of the reports
electrical trade

Mr. John Carter 3
41 Bradlee Street
Philadelphia, Pennsylvania
Dear Sir:

I am directed by the Minister of Labor to reply to your letter of April 5, which contained | a request for copies of "Reports upon Openings in Industry Suitable for Disabled Sailors and Soldiers," and to forward for | your information a set of the reports which have been issued up to date, with the exception of Report No. | 1, copies of which are no longer being circulated, as the openings for disabled men in the electrical trade are | now exhausted.

Very truly yours [85]

we are in sympathy
philanthropic work
circumstances permitted
our participation
every worthy enterprise
we find it utterly impossible
all parts of the country
business warrants

Mrs. A. E. Guernsey 4
Round Hill
Jamestown, New York
Dear Madam:

In your letter of September 29 you requested us to donate a box of soap for the | sale which your church intends to hold on October 27. Since we are in sympathy with all philanthropic work, | we should be glad if circumstances permitted our participation in every worthy enterprise which is presented for our consideration. We | find it utterly impossible, however, to respond favorably to the many thousands of requests which are sent us every month | from all parts of the country, for this would mean expending a much larger sum of money annually than our |[1] business warrants.

We appreciate your offer to allow us to participate in your plans.

Yours truly [116]

EXERCISE 29

Name _____ Date _____

sample of roofing paper
standing the test
excellent condition
will write you again

The Absolute Fireproofing Company 1
140 N. Broadway
Athens, Georgia

Gentlemen:

The sample of roofing paper you sent me is standing the test so far.

Recently there was heavy rain | and thaw in this district, and many roofs leaked. I inspected the roof I had repaired with your paper and | found it in excellent condition. I will keep close watch of this roof and will write you again in the | spring.

Yours truly [63]

sample selection
quantities and numbers
awaiting our confirmation
ratify the transaction

Manager of the Merchandise Office: 2

This is in reply to your memorandum of inquiry of this morning. From the inclosed | list we made a sample selection of some numbers but gave the representative no order when he called. He was | told that when he supplied the prices for some sizes which we should probably want, we would give him our | official confirmation for the quantities and numbers selected.

Instead of sending in the prices, as he agreed, and awaiting our | confirmation, he has made the shipment as though definite instructions had been given. There was, to be sure, only a |[1] small amount involved, but it was clearly understood that a confirmation was necessary to ratify the transaction. Had I known | that the goods were shipped I should have been glad, in view of the small amount of money involved, to | ask from the Merchandise Office authority to keep the articles.

Very truly yours [153]

announcing to regular patrons
bedroom suites
though discontinued
imported tables
Italian Renaissance
will be announced

Mrs. D. O. Carson 3
116 Putnam Avenue
Fargo, North Dakota

Dear Madam:

In accordance with our usual custom we are announcing to regular patrons and to those with whom we | have recently been in correspondence a private sale beginning Monday, July 31.

The groups offered include a number of | complete dining-room and bedroom suites and some from which one piece is missing. The designs, though discontinued, represent some | of our best workmanship. These will be offered at substantial reductions.

There is also a collection of imported tables in | the style of the Italian Renaissance, as well as other tables and odd chairs suitable for the living room.

There |[1] will be some advantage if you can arrange to view this collection before July 27, for on this date | the sale will be announced in the public prints.

If desired, purchases will be held for future delivery.

Yours very truly [141]

department number
invoice and package
greatly facilitate
handling of transactions

Messrs. H. W. Howley and Company 4
8 Hubert Place
Lancaster, Pennsylvania

Gentlemen:

May we again call your attention to our request not to inclose invoices in packages but to mail them | direct to us at time of shipment?

Please have our department number appear on both invoice and package.

Your coöperation | in this matter will greatly facilitate the handling of transactions with our house.

Yours very truly [56]

EXERCISE 30

Name ..... Date .....

intended to present
much-abused middleman
originally published
problems outlined
serves his community
original investment
editorial comment

To the Editor: 1

The inclosed article is intended to present a few of the problems of the much-abused middleman. | It was written by Charles L. Dawley, President of the Kansas City Retail Feed Dealers Association. While it was originally | published in *Feed and Hay*, you are at liberty to use it without mentioning this publication.

You will appreciate the | fact that the problems outlined are common to all business men. The man who serves his community well — whether he | be editor, merchant, manufacturer, or farmer — is, we believe, entitled to a fair return on that service and his original |[1] investment. That is a matter of correct business principle with which we trust you agree.

If you are willing to | give space to the inclosed article, with such editorial comment as you may see fit to make, your courtesy will | be appreciated by the middlemen.

Very truly yours [148]

in your invoice
among other items
particular item
no record of it

Messrs. Atterbury and Company 2
132 Lawrence Street
Cedar Rapids, Iowa

Gentlemen:

In your invoice No. 1129 J, of October 10, we note among other items one calling for | one-quarter hour's time work for carding, six per cent. We should be glad if you would let us know | what this particular item is intended to cover, as we have no record of it.

Very truly yours [58]

thank you for the courtesy
some of our specialties
increasing your business
at your convenience
Specialty Advertising
maintain goodwill

Mr. James W. Farrell **3**
20 Sacramento Street
Ogden, Utah

Dear Sir:

We thank you for the courtesy shown Mr. Miles of our office when he called to see you | recently with our samples. He says that you were unable to decide at the time as to means and methods | of using some of our specialties for increasing your business.

It would be a pleasure for him to call again | at your convenience and give full, up-to-date information. Drop us a line whenever you are ready to see | him.

Specialty Advertising is very subtle and very forceful when properly handled. Its greatest force lies in the fact that |[1] it does not seem to be advertising.

The object of all advertising is to create or maintain goodwill. Nothing does | this better than the Specialty Advertising service. Forty years of continuous effort enables us to give you the benefit of | experience.

Our goods are guaranteed, and our policy is to make the quality that pleases the buyer most after the | goods have seen service.

May we hear from you occasionally?

Very truly yours [173]

EXERCISE 31

Name ..... Date .....

seriously disturbed
last loan campaign
we had to rely
newspaper publicity
public sentiment
necessary to the disposal
large amount of bonds
generously contributed

Mr. John Allen 1
84 Beech Road
Norfolk, Virginia
Dear Sir:

The epidemic so seriously disturbed the plans for the last loan campaign and prevented so many of the | meetings, parades, and other features which we had depended upon that we had to rely almost entirely upon newspaper publicity | to create that public sentiment necessary to the disposal of such a large amount of bonds.

The result shows how | valuable this paid newspaper publicity was. As you generously contributed to the campaign, I wish to thank you on behalf | of this committee.

Very truly yours [86]

storage receipts
covering cars shipped
billing department
please increase

Manhattan Transfer Company 2
Hoboken, New Jersey
Gentlemen:

On the eighteenth of this month we mailed you storage receipts covering cars shipped to the Hamilton Hardware Company. | One of these was storage receipt No. 1517 for $1173.42.

Our billing department made | an error of $2 on the invoice from which this storage receipt was made.

Please increase this receipt from | $1173.42 to $1175.42.

Very truly yours [76]

if you occasionally
circular letters
typewritten or handwritten
ask for a demonstration

Mr. E. T. Barrett **3**
987 Ashford Avenue
Chelsea, Massachusetts
Dear Sir:

If you occasionally send out circular letters or typewritten or handwritten matter of any description in quantities of | from fifty to five thousand, you will be interested in the Howard method of handling this kind of work.

The | Howard Duplicator is simple, neat, and rapid.

Ask for a demonstration in your office without obligation on your part.

Yours very truly [62]

asking for information
Standard Course
Accountancy and Business
professional course
business administration course
Your Market Value

Mr. Edwin Chapman **4**
94 Elm Street
Fond du Lac, Wisconsin
Dear Sir:

Thank you for your recent letter asking for information in regard to the Utica Standard Course in Accountancy | and Business Administration.

In another wrapper we are sending a bulletin of the Utica Institute of Accountancy, which will describe | the full professional course as taught in our resident schools. The first three semesters — A, B, and C — constitute the | business administration course.

We are also sending you another booklet, entitled "Your Market Value," written by Mr. H. N. Lane | of the Utica staff, formerly an instructor of English in the High School of Commerce of this city. You will |[1] find this booklet very interesting.

May we have another letter from you at an early date?

Very truly yours [119]

EXERCISE 32

Name ..... Date .....

How to build a Reputation that assures Credit[1]

Establish a credit standing!

No concern has enough money to escape consideration of this question. Too much money in a | business means little or no profit from the investment. Too much credit is unheard of, except where the privilege is | wrongfully used, and then credit is soon lost altogether.

You should spare no pains to prove your stability to your | creditors. Use diplomacy; use every honorable method within reach to have credit brought to you. Do business in so progressive | a manner that you will be asked to accept credit.

In building up your credit standing you should understand the |[1] importance of little details and make conscious efforts to show up those that are of value. Consider, first, the importance | of superficial appearances of prosperity and strength. Small creditors, local tradesmen, and those who supply the everyday necessities of office | and store especially rely upon the prosperous manner and appearance of the man with whom they deal.

[1] "How to Finance a Business." A. W. Shaw Company, N.Y.

An Eastern concern | decided to start a branch in an Arkansas city. The firm was developing fast, and a full line of credit | was always in use. There was great temptation to economize on office rent and fixtures. The firm reasoned, however, that, |[2] especially from a credit standpoint, retrenchment here would be poor economy. The offices finally chosen were in a building where | several powerful concerns were located. The fittings of the office, as well as the location, implied such prosperity that the | small creditors granted accommodation eagerly.

Appearances are important. A mahogany desk has delayed the presentation of many small bills, and | a bird's-eye view of "our factory" effectively hung where all may see will often extend credit. Back of appearances, | however, must lie the solid, consistent business power which never fails of obligations and integrity. [295]

EXERCISE 33

Name ..... Date .....

take part in celebrating
real pleasure
genuine admiration
career of achievement 1

I wish with all my heart that I might be present to take part in celebrating Mr. Edison's seventieth birthday. | It would be a real pleasure to be able to say in public with what deep and genuine admiration I | have followed his remarkable career of achievement.

I was an undergraduate at the university when his first invention captured the | imagination of the world, and ever since then I have retained the sense of magic which he then created in | my mind.

He seems always to have been in the special confidence of Nature herself. His career already has made |[1] an indelible impression in the history of applied science, and I hope that he has many years yet before him | in which to make his record still more remarkable.* [129]

* Letter from President Wilson on the occasion of Thomas A. Edison's seventieth birthday party. *New York Times*, February 11, 1917.

to get for presentation
will you not coöperate
present volume of business
number of employees
operating schedule
last year's conditions

The Jameson Supply Company 2
Fort Worth, Texas
Gentlemen:

We want to get for presentation in the "Kansas City Times" as accurate an idea as possible of the | present condition of business and of the outlook for the future.

If you can consistently do so, will you not | coöperate with us by letting us know how you look upon the situation?

We should like, particularly, information with regard | to the present volume of business, collections, new orders, the number of employees, and operating schedule as compared with last | year's conditions.

Very truly yours [85]

unable to offer
any better terms
canceling your order
as you requested

Mr. C. F. Kelley 3
182 Park Avenue
Lynchburg, Virginia

Dear Sir:

This is in answer to your letter of March 5 with reference to your order of November 29 | for twelve water coolers.

As we are unable to offer any better terms than those mentioned in our letter | of March 1, we are canceling your order as you requested.

Yours truly [53]

inclosed literature
every automobilist benefits
national organization
effective and economic
motor-driven vehicles
Suburban Consulate
radiator emblem
touring information bureau

Mr. A. W. Lee 4
667 Commonwealth Avenue
Woonsocket, Rhode Island

Dear Sir:

Will you devote a few minutes of your time to reading the inclosed literature?

Every automobilist benefits by | the work of the Country Life Automobile Association and should do his share toward supporting the national organization in its | efforts to secure the things necessary for the effective and economic use of motor-driven vehicles.

If you are not | a member of the C. L. A. A., either direct or through any affiliated club or state body, enroll now. | Five dollars will give you membership in the Suburban Consulate for a year from the date of joining. The benefits |[1] of membership include five maps and a radiator emblem free, besides the all-year-round service of our touring information | bureau, which may be consulted by mail, telephone, or personal call. There is also the privilege of purchasing our maps | at fifty per cent discount.

Yours truly [147]

EXERCISE 34

Name ..... Date .....

hard use
an old model
cost of repairing
desire it returned unrepaired
cost of transportation

The Knauer Repairing Company **1**
205 N. 4th Avenue
Memphis, Tennessee

Gentlemen:

The bicycle you shipped to us February 23 has had pretty hard use. It is also an old | model. As the cost of repairing it would almost equal that of a new one, we think it would not | be advisable to expend any money for repairs.

If you desire it returned unrepaired, please send us $1.20 | to cover the cost of transportation. Unless we hear from you by April 1, we shall assume that you do | not want the bicycle and will scrap it.

Yours very truly [91]

giving satisfaction
reasonable charge
faults of manufacture
your jeweler
are plainly marked

Mr. F. H. Leland **2**
206 7th Avenue
Muskogee, Oklahoma

Dear Sir:

We regret to hear that your new Japanese gong is not giving satisfaction. If it has been damaged, | there will be a reasonable charge for putting it in good order. If it is defective through faults of manufacture, | it will be put in order free of charge.

Your jeweler will probably adjust this matter for you; if not, | you may return the gong to us.

If you do return it to us for repair, be sure to notify | us and to see that your name and address are plainly marked upon the package.

Yours very truly [98]

poultry department
member of the poultry family
cared for by salesmen
advantage will be mutual

Mr. Nathan Gordon **3**
98 Winter Street
Spokane, Washington

Dear Sir:

I took a stroll through our poultry department this morning. Everybody was on the jump. That's why I'm | so proud of it, and why I want you to know what we are doing. I saw neat little broilers | that will surely tickle somebody's palate; fowl, hundreds of them; roosters that never again would crow at dawn; turkeys, ducks, | goslings; in fact, if any member of the poultry family was absent, I didn't notice the absence.

I saw customers | there, too, being cared for by salesmen whose only thought evidently was to please. But I wondered if you had |[1] made us a visit yet. I wondered if you had called us on the telephone and given us a chance | to show you what we have to offer.

At any rate, I am sending along a few prices, and hope | you will let us hear from you. We need you in this department. I hope you need us. If we | can get together and do business, I know the advantage will be mutual. Will you try us?

Yours very truly [180]

EXERCISE 35

Name..... Date.....

National Association
your announcement
widespread publicity
may we enter your order

Mr. Oscar Kimmey 1
98 Kellogg Street
Utica, New York
Dear Sir:

The proceedings of the National Association of Cotton Manufacturers and The North American Cotton Manufacturers Association, to be | held at the Hotel Marlboro, May 2 and 3, will be published daily in the New York "Evening Star." Every | delegate will receive the "Evening Star" each day while the convention is in session. Your announcement, in one or all | of these issues, will receive widespread publicity.

Our rate for this advertising is forty cents a line. May we enter | your order for some space in one or more of the issues mentioned?

Yours very truly [96]

shipping department
annual inventory
few rush orders
between Christmas and New Year's

Mr. H. A. Blake 2
32 Stamford Avenue
New Haven, Connecticut
Dear Sir:

Our shipping department will remain closed from December 31 to January 5 for our annual inventory. We | will, however, be able to fill a few rush orders on January 4.

Please do not overlook the fact that | January is one of the best music-roll months of the year. Many people stay at home and use their | player pianos during the winter. Moreover, the Christmas season always introduces a large number of these instruments into homes, and | people who have recently acquired a player piano are likely to be good customers for music rolls.

Your stock is | [1] probably very low. Between Christmas and New Year's is a good time to prepare a stock order for shipment early | in January.

Very truly yours [125]

postal of inquiry
Chicago branch
full information and prices
reëstablishing relations
definite information
promotion department

Mr. Paul W. Prang, Manager 3
Orpheum Theater
Littleton, Iowa

Dear Mr. Prang:

We thank you for your postal of inquiry of January 22. We have today directed our | Chicago branch, which covers your territory, to give you full information and prices on Coinwyn Pictures. Your name has also | been placed on our mailing list to receive our house organ, "The Coinwyn Cinema," each week. A copy of the | latest issue is inclosed.

We assure you, Mr. Prang, that the home office as well as Mr. Jenner, our Chicago | manager, will welcome you back into the Coinwyn family.

It is very pleasant to have the opportunity of reëstablishing relations |[1] with you. We are sure that you will benefit in a material way by using Coinwyn Pictures and specials.

Just | as soon as we receive definite information as to your account, our service and promotion department will be pleased to | give you the fullest coöperation in the presentation of our subjects.

Very truly yours [154]

EXERCISE 36

Name ..... Date .....

inclosed statement **first of each month**
bills are payable **allow the account**

Mr. Carlton Hubbard 1
99 Edgewood Street
Lansing, Michigan

Dear Sir:

We inclose the bill for a purchase made in your name. This order we are holding for the | reason that your account, as shown by the inclosed statement, is unsettled as far back as January 19.

As you | know, these bills are payable the first of each month. We cannot, according to the policy of our house, allow | further purchases, nor can we allow the account to be continued unless bills are paid promptly every month.

If you | will send us a remittance of fifty dollars on your unpaid account, we shall be glad to fill the order |[1] at once.

Yours very truly [105]

originate on your lines **embargo on shipments**
securing of this material **utter impossibility**

Mr. Adam Benton 2
117 Spring Street
Columbus, Ohio

Dear Sir:

We have sent to the manufacturers an order calling for one carload of Terra Cotta Flue Liners to | be shipped to us. This car of Terra Cotta Flue Liners will originate on your lines at Empire, Ohio, and | be shipped by the Hudson Clay Manufacturing Company for Pennsylvania, New York, New Haven, and Hartford routing.

The shippers have | just written us that the Pennsylvania Railroad Company has declared an embargo on shipments off its line, which makes the | securing of this material an utter impossibility. These conditions are responsible for holding up work which contractors should finish before |[1] cold weather sets in.

We ask your modification of the present embargo so that this material may be accepted.

Yours very truly [122]

in charge of the office
control and management
Easter business
under present conditions

Mr. William R. Sherman 3
76 Carolan Street
San Francisco, California

Dear Will:

Your letter of March 29 was received. Thank you and Mrs. Sherman very much for your kindness | to Lee. I can assure you that he appreciated your kindness as do Mrs. Grant and I.

As you perhaps | know, I made a deal for the Dolliver business and organized the W. C. Dolliver Company. Mr. Dolliver has some | stock and will be with us in charge of the office this year and, we hope, longer.

I have the | control and management of the business and hope to make it succeed. Lee is in charge of the sales department |[1] at present.

We opened our sale March 17 and had sold over $9000 worth up to last night. | Easter business here is rather slow, but it is about all we expected under present conditions.

Thank you very much | for your good wishes. We hope that they will come true.

Sincerely yours [153]

EXERCISE 37

Name ..... Date .....

Massachusetts corporations
committee earnestly hopes
invested capital
after deducting debts
as speedily as possible

The Jerome Company 1
22 Winter Street
Boston, Massachusetts
Gentlemen:

On May 12 I wrote you and inclosed a copy of the bill recently signed allowing Massachusetts corporations to | give to the Red Cross and similar funds.

Our committee earnestly hopes that you may see your way clear to | give to this year's Red Cross Fund an amount equal to one quarter of one per cent of your invested | capital; that is, the real value of all your property after deducting debts. Subscriptions so far promised by corporations will | be made on the above-mentioned basis.

We urge that you call a meeting of your directors as speedily as |[1] possible to authorize a gift on the basis outlined.

Very truly yours [112]

to be reground
new feed bar inserted
postage and insurance
pen would be mailed

Mr. S. G. Aldrich 2
101 Carey Street
Youngstown, Ohio
Dear Sir:

On Friday, the tenth of this month, I left with you a No. 4 Manning pen to be | reground and to have a new feed bar inserted.

I paid sixty cents charges and seven cents for parcel postage | and insurance, and was assured that the pen would be mailed to me not later than Monday, the thirteenth.

The | pen has not been received. Has it been mailed? The address given by me was 22 St. Marks Avenue. |

Very truly yours [83]

refer to your letter
addressed to this office
unable to locate
arrange to enter claim
investigated and adjusted
on its merits

The Wilson Can Company 3
436 Washington Street
Pittsburgh, Pennsylvania
Gentlemen:

Please refer to your letter of April 26 addressed to this office in regard to a shipment of | two cases of cans to Harper Brothers, Rutland, Vermont. I am unable to locate the case that was found to | be short. I should suggest, therefore, that you arrange to enter claim against this company, quoting file No. B 81549 | as your authority. The claim will then be investigated and adjusted on its merits.

Yours truly [80]

plan of a district
buildings damaged or destroyed
vertical and side openings
serious conflagration
study of the map
a similar disaster

Mr. John Cameron 4
78 Oakbridge Avenue
Evansville, Indiana
Dear Sir:

By this mail we are sending you a plan of a district in which a conflagration occurred December | 21.

The height, occupancy, and exposures of the various buildings damaged or destroyed are shown on the plan. We | call your particular attention to the extreme height and large area of these buildings with unprotected vertical and side openings. | To this extreme height and the unprotected openings was due the rapid spread of the fire, which developed into a | serious conflagration. There was no lack of water, apparatus, or trained firemen at this fire.

We wish you would make | [1] a careful study of the map, and determine where in your field, if at all, there can be found one | or more districts in which a similar disaster is possible.

Yours very truly [133]

EXERCISE 38

Name ..... Date .....

cast off woolen underwear
first glint of spring
climbing mercury
designed for comfort
worn for style
genuine SUMMER WEIGHT

Mr. S. H. Cluett **1**
Niagara Falls, New York
Dear Sir:

Some men rave at the closed window and then solemnly choose clothes that keep out the air.

Some | men cast off woolen underwear with the first glint of spring, only to retain their heavy-woolen outer shells through | the dog days of July and August.

Some men fret and fume at the climbing mercury, when it is their | choice of attire that makes the day a sticky abomination.

Wise men choose suits of SUMMER WEIGHT designed for comfort, | worn for style.

Wise men are also careful to inquire for the genuine SUMMER WEIGHT, and only when they see |[1] the trade-marked label are they completely satisfied.

Very truly yours [111]

apparently gone astray
hands of the express company
avoid further inconvenience
we are forwarding

Mr. J. M. Lang **2**
316 Hutchinson Road
Minneapolis, Minnesota
Dear Sir:

Your roaster has apparently gone astray while in the hands of the express company. Several days will probably | be required to locate it.

We realize that it is some time since we made the shipment, and to avoid | further inconvenience to you we are forwarding another today.

Very truly yours [52]

sincerely appreciate
sign of your confidence
open a bank account
among our customers

Mr. Clifford Aaron **3**
Aberdeen, South Dakota
Dear Sir:

In looking over our books today the writer noticed with pleasure that you have recently opened an account | with our bank.

We sincerely appreciate this sign of your confidence and assure you that every possible courtesy and accommodation | will be extended to you.

If any of your friends or acquaintances wish to open a bank account or make | a change in their present arrangements, we should be pleased to have you say that you are doing business with | us and that we should be glad to number them among our customers.

Yours very truly [96]

present campaign
our new catalogue
ready for distribution
quantities are available

Messrs. Peabody and Graham **4**
34 Pacific Avenue
Portland, Oregon
Gentlemen:

We are in receipt of your letter of the sixteenth addressed to our Sales Department. We shall be glad | to have you keep us informed as to the results of your present campaign to interest dealers.

Our new catalogue | is now in the hands of the printer and should be ready for distribution some time between the middle and | the last of January. It will show all the latest cars and will be up-to-date in every way. |

Why would n't the inclosed booklet, which was put out recently, meet the needs of your dealers? Samples were sent to |[1] your company and quantities are available for distribution upon request.

The advertising campaign is being planned. We do not know | exactly what it will be, nor when it will start, but we shall probably be able to give you these | details by the first of next month.

Very truly yours [150]

EXERCISE 39

Name ..... Date .....

Keeping Solvent *

The keen financial head will not only foresee and plan to meet contingencies that threaten his business existence, and opportunities | for larger profit, but will also plan his financing so that he can meet his usual bills with the greatest | convenience and least anxiety without impairing his credit standing.

In planning to meet regular financial obligation there are four points | to consider:

1. Purchases. Purchases should be planned in relation to obligations. When the business is heavily burdened, it is | often best to sacrifice market advantages, to purchase conservatively, and to reduce stock.

2. The maturity of new obligations. By |[1] knowing the cash receipts assured at every date in question, the executive can spread out the maturity of his notes | so that it will not be necessary either to put off creditors or to secure additional funds from the bank. |

* "How to Finance a Business." A. W. Shaw Company, N.Y.

3. Collections. When credits extended to customers make too great inroads on the working capital, you can afford to offer | discounts for cash, to put pressure on your slow-pay customers, or to arrange, as a last resort, for loans | on the security of your accounts receivable.

4. Shortage in money markets. When money promises to become tight and discounts |[2] are beginning to rise, arrange to have cash on hand or to have long-time credit agreed upon beforehand. A | study of threatening money conditions enables the merchant to use his credit in time to supply the needs of his | business at a saving impossible if he waits until everyone is demanding accommodation.

The basis of good finance, however, is | good accounting. The wise financial head first makes sure that the money facts of his business come to him regularly, | automatically, accurately. Having secured this information, he can match his approaching obligations against his resources and can foresee those unusual |[3] demands that call for increased output, reduction of expenses, and a reënforcement of credit standing. [315]

EXERCISE 40

Name..... Date.....

A Real Asset *

A Michigan man went into the paint business with one great asset, his ability. He kept a checking account at | the bank, but the balance was usually down to the vanishing point, and instead of asking for cash he felt | that he should apologize every time he approached the teller's window.

One day he saw a chance to make a | good profit by buying paint and varnish on a rising market. He went to the banker.

"How can I borrow | some money?" he asked, and then he felt like running away.

"On what security?" inquired the financier.

"A carload of |[1] paint."

The banker elevated his eyebrows. "Paint is n't exactly the kind of security a bank wants," he said. "Suppose you | could n't sell it? We might have to close it out at a heavy discount."

The paint man admitted this was | true. But he found courage to explain his plans fully.

* "How to Finance a Business." A. W. Shaw Company, N.Y.

The banker had been watching this young man for several | months, not because his bank account was small but because he had been exhibiting unusual ability as a salesman. It | is seldom that these things escape a local banker. He considered the man's selling ability really better security than the |[2] stock of paint, and he granted the accommodation.

Your best guaranty of success in getting a loan at the bank | is an earlier success in other directions; not necessarily a conspicuous financial achievement, but success in attainment of those personal | attributes that make character. Individual habits, honesty, contempt for deceit, and a faculty of looking at things in a true | light — these are the elements that build confidence. A look at the personal records in the credit-department files of | a large bank would convince anyone of the credit value of personality and character. [294]

EXERCISE 41

Name ..... Date .....

we have received
acknowledge with thanks
less cash discount
paid freight voucher
with your remittance
by return mail

Messrs. Herbert Wheeler and Company 1
10 Warner Street
Akron, Ohio
Gentlemen:

We have received your letter of December 16 and acknowledge with thanks the check for $13.23 to | pay invoice of November 27, less cash discount and freight allowance.

We do not find the paid freight | voucher inclosed with your remittance. Kindly forward it by return mail.

Yours very truly [54]

single lever
for lifting the gangs
Surface Cultivator
hardware dealer
two-lever machines
cone-cap connection

Mr. Marshall Dyer 2
R. F. D. 3
Sebastopol, California
Dear Sir:

"Your single lever for lifting the gangs on the Surface Cultivator is a great feature," said a farmer | to his hardware dealer just the other day. "With that construction you don't have to stop your team to let | your gangs down, as you do with the two-lever machines."

Quite as important is the fact that the cone- | cap connection to the blade standard enables you to take up all the wear, so that the blades are always | rigid.

If the inclosed circular does not clearly explain the many other features on our Surface Cultivator, be sure to |[1] call on our dealer in Sebastopol.

Very truly yours [109]

soliciting bids
Lexington Avenue Subway
advertised last month
"Bronx News"
several more sections

Mr. Theodore Abner 3
15 Williams Street
New York, N.Y.
Dear Sir:

The current advertisements for the purpose of soliciting bids for Section 2 of the Lexington Avenue Subway are | placed in only one paper in the Bronx. Section 3, which was advertised last month, was placed in the "Bronx | News," and Section 2, which is now being advertised, was given to the "North Side Star."

There will be several | more sections to advertise, and I will try to put the "Bronx Times" on the list for the next one. | We are trying to treat all the newspapers fairly in the placing of such advertisements.

Very truly yours [98]

uncertainty of conditions
price list inclosed
maintained next fall
accepted and acknowledged
sufficient supplies
anticipation of future needs

To our Patrons: 4

The uncertainty of conditions in manufacturing makes it impossible to determine in advance what production and cost | will be.

If it is possible for you to estimate your needs for next fall, we advise you to do | so now and place your order with us at once. We can guarantee, for this month, the prices quoted in | the price list inclosed and also the quality of material, as shown by the attached samples, but we are unable | to say whether these prices can be maintained next fall.

Any orders accepted and acknowledged by us before June 1 |[1] will be billed at present prices for shipment at any time before September 8. We shall hold from our present | stock sufficient supplies to fill your order.

We have a good stock on hand, and we trust that you will | order in anticipation of future needs.

Very truly yours [149]

EXERCISE 42

Name ..... Date .....

motor-vehicle registrations
present law
licensing of automobiles
prior to that date
county clerks
quarterly proration

Mr. W. A. Eagan, Editor "Providence Beacon" 1
Providence, Rhode Island
Dear Sir:

We attach hereto your communication of June 28, on which we have filled in the number of | motor-vehicle registrations in this state during the months of April, May, and June of the current year, as well | as the total number of registrations up to July 1 of this year. We have also shown the number of | registrations for this year.

The present law providing for the licensing of automobiles by the state became effective on July 1. | For this reason we do not have figures prior to that date. Before this the registrations were handled by |[1] the several counties of the state through the offices of the county clerks.

Our law providing for the quarterly proration | of license fees accounts for the smaller number of registrations during June than for the two previous months.

Yours truly [140]

I have used
sample of roofing paper
it does all you claim
several tinsmith's bills

Mr. Frederick Ackerson 2
345 Broome Street
Auburn, New York
Dear Sir:

I have used the sample of roofing paper which you sent me in June, and I find that | it does all you claim. It certainly is a useful thing to have on hand. I have already patched a | number of places on my roofs and have saved several tinsmith's bills.

Yours truly [54]

artificial leathers
glove fasteners
prompt service
before the last heavy advances

Messrs. G. Stieff and Company 3
862 Lake Street
Detroit, Michigan
Gentlemen:

We understand that you manufacture tire covers. We carry large stocks of the enamel goods, artificial leathers, glove fasteners, | thread, etc. used in the making of these covers.

We shall be pleased to have your inquiries whenever | you are in the market. You will, we feel confident, find not only our prices satisfactory but also our prompt | service helpful.

Inasmuch as our large stocks on hand all came in before the last heavy advances, perhaps we can | save you some money.

Yours very truly [87]

Republican National Committee
hopes to secure
coming campaign
best possible advantage
ready to supply

Mr. F. P. Costello 4
34 Palisade Avenue
Elmira, New York
Dear Sir:

The Republican National Committee hopes to secure your coöperation during the coming campaign, and to that end is | most eager to receive from you suggestions that will enable us to work together to the best possible advantage. We | are placing much dependence on the support that will be given to us by the newspapers, and we are ready | to supply you with the service that will most completely meet your requirements.

We are therefore inclosing a postal card, | which we shall be very glad to have you fill out and mail. As our lists will be made up |[1] exclusively from these cards, it is very important that the card be returned promptly by you.

Very truly yours [119]

EXERCISE 43

Name ..... Date .....

since your telephone inquiry
in confirmation of my talk
pardon the error
to have the pleasure

Mr. Simon Andrews 1
918 Prospect Street
Butte, Montana
Dear Sir:

Since receiving your telephone inquiry the other day I made an investigation and found that the letter which | I wrote you in regard to paying the rent to Mr. Osborne never left our office. I hasten, therefore, to | inform you, in confirmation of my talk, that Mr. Osborne paid the rent in full up to December 31. | You may pay direct to us hereafter, if you wish. Please pardon the error and delay.

I hope to have | the pleasure of meeting you soon.

Very truly yours [89]

courtesies extended
memorandum order
gold-filled
solid gold
sterling silver
partial payment

Miss Catherine Gordon 4
11 Division Street
Hutchinson, Kansas
Dear Madam:

We thank you for courtesies extended to our salesman, Mr. Bates, during his call today and also for | your memorandum order for 6 gold-filled pins at $1.50, 3 solid-gold pins at $2.50, | and 6 sterling-silver pins at 75 cents, all to be provided with patent safety clasps. This order will | have our prompt and careful attention.

We also acknowledge with thanks the receipt of $6, a partial payment for | 9 pins sent to you on memorandum on June 22.

Very truly yours [94]

circular letter
sufficiently attractive
possess this talent
every item displayed
sense of fairness
genuine economy

Messrs. E. B. Carter and Brothers 3
Gloucester, Massachusetts
Gentlemen:

Fortunate is the writer who can make a circular letter sufficiently attractive to insure its being read by busy | men.

Though we do not claim to possess this talent, still, having used every item displayed on the inclosed folder, | we are at least in a position to recommend these devices to others. Our willingness to send them for ten | days' trial, with no obligation to purchase, will appeal to your sense of fairness.

Remember that genuine economy is more | than simply the saving of one's efforts — it is the saving of oneself.

Very truly yours [96]

save systematically
special pass book
accident or death
unexpected expenses

Dear Friend: 2

To give everyone an opportunity to save systematically we have installed The Gold Club Plan. Will you not | read carefully the inclosed literature, select one of the clubs you wish to join, then bring your first payment to | our bank and obtain a special pass book?

These emergency accounts draw interest, are promptly paid in gold in the | event of accident or death, and enable a man to educate his children, build a home, or meet unexpected expenses. |

Economy in the use of money is one of the highest marks of civilization.

We ask the earnest coöperation of |[1] our customers and their friends in making this new department a success.

Yours very truly [115]

EXERCISE 44

Name ..... Date .....

short business trip
telegraph you
staple merchandise
slow in paying

Mr. F. E. Downey 1
82 Wells Avenue
Boston, Massachusetts
Dear Fred:

Just a short note to inform you that Mr. Keller will be in Boston either Monday or Tuesday | of next week. He left this afternoon on a short business trip East. He will probably telegraph you from New | York.

It looks as if we have really hit some summer weather now. Our business shows some improvement this week. | We have a big stock, but perhaps that is really an advantage instead of a detriment, for it is composed | of staple merchandise.

I suppose Mr. Sands thinks we are a little slow in paying this season, but I am |[1] going to send him a check for our balance this week.

I was just wondering today about you and your | family. You must be proud of Bill. He is certainly making an enviable record at college. How about Horace Taylor | and the rest of that fine crowd of yours? Please give my love to your family.

Yours sincerely [158]

General Passenger Agent
who handles
all of our advertising
space in your paper

Mr. James Fitch 2
266 Greenwich Avenue
Everett, Massachusetts
Dear Sir:

I have referred your letter of the twenty-sixth of this month to Mr. W. W. Baldwin, Jr., | General Passenger Agent, who handles all of our advertising matter.

When an opportunity occurs I feel sure that he will | be glad to contract for space in your paper.

Yours very truly [52]

Kings County Hospital
work of the kindergarten
tiny occupants
crooked back

Mr. Charles Abner 3
105 Dewey Avenue
New York, N.Y.

Dear Sir:

Have you ever visited the Children's Building of Kings County Hospital and seen the work of the kindergarten? |

If you have, we need not tell you of the joy brought into the lives of those suffering little children | by our kindergartners; the happy faces and busy fingers of the tiny occupants of the cribs tell a story of | their own.

The Hospital and the Visiting Committee of the State Charities Aid assist us in this work, but the | funds received from these sources are far from adequate. Would you not like to send a contribution, small or large, |[1] to bring a smile to one of the eighty-seven pale faces by continuing the work of our two energetic | kindergartners?

Just think, if you were a four-year-old and had "legs that would n't go" or a crooked back, | what it would mean to hear wonderful stories of the out of doors and be taught to use your fingers | in the right way! You have some money that wants to help those children. Will you not send it to | us?

Sincerely yours [183]

EXERCISE 45

Name ..... Date .....

Life in the White House in the Time of Lincoln *

The daily life of the White House during the momentous years of Lincoln's presidency had a character of its own, | different from that of any previous or subsequent time.

It would be hard to imagine a state of things less | conducive to serious and effective work, yet in the midst of a crowd of visitors who began to arrive early | in the morning and who were put out, grumbling, by the servants who closed the doors at midnight, the President | pursued those labors which will carry his name to distant ages. There was little order or system about it; those |[1] around him strove from beginning to end to erect barriers to defend him against constant interruption, but the President himself | was always the first to break them down. He disliked anything that kept people from him who wanted to see | him. . .

The President rose early, as his sleep was light and capricious. In the summer, when he lived at the | Soldiers' Home, he would take his frugal breakfast and ride into town in time to be at his desk at | eight o'clock. He began to receive visits nominally at ten o'clock, but long before that hour struck the doors were |[2] besieged by anxious crowds, through whom the people of importance, senators and members of Congress, elbowed their way after the | fashion which still survives.

* From Addresses of John Hay. The Century Company.

At luncheon he had literally to run the gauntlet through the crowds who filled the corridors | between his office and the rooms at the west end of the house occupied by the family. The afternoon wore | away in much the same manner as the morning; late in the day he usually drove out for an hour's | airing; at six o'clock he dined. He was one of the most abstemious of men; the pleasures of the table |[3] had few attractions for him.

The great public receptions, with their vast rushing multitudes pouring past him to shake hands, | he rather enjoyed.

Many people armed themselves with an appropriate speech to be delivered on these occasions, but unless it | was compressed into the smallest possible space it never got utterance; the crowd would jostle the peroration out of shape. | If it were brief enough and hit the President's fancy, it generally received a swift answer. One night an elderly | gentleman from Buffalo said, "Up our way, we believe in God and Abraham Lincoln," to which the President replied, shoving |[4] him along the line, "My friend, you are more than half right." [412]

EXERCISE 46

Name ..... Date .....

Putting out Fires *

Water is good for putting out fires because it will not itself burn and because it absorbs a great amount | of heat, thus lowering the temperature of burning materials below the kindling point. No substance in the world, except the | gas hydrogen, requires so much heat per pound to raise its temperature one degree as does water.

When a person's | clothing is on fire he should be rolled in a blanket or rug, as this cuts off the supply of | air from the fire. Carbonic-acid gas also has a smothering effect upon flames and is used as a fire |[1] extinguisher.

Every residence and place of business should be equipped with simple fire-fighting apparatus. A good garden hose of | sufficient length to throw a stream upon the roof should be kept at a convenient place winter and summer, wherever | water pressure is available. A good ladder is a necessity. Pails are usually at hand, but in many kinds of | buildings fire pails should be placed at convenient points.

Firemen sometimes use hand grenades. The hand grenade, which is a | glass bottle holding a nonfreezing liquid, contains a chemical which upon contact with fire produces a fire-extinguishing gas. The |[2] bottle is tightly sealed to guard against evaporation.

* From "The Avoidance of Fires," by Arland D. Weeks. Copyright, D. C. Heath & Co. By special permission.

Carbonic-acid gas fire extinguishers are in common use. These cost from | $8 to $20. They are metal tanks, or cylinders, of several gallons' capacity. These extinguishers are fastened to | walls or placed on supports in corridors and at other convenient points. When used, the cylinder is inverted and the | contents directed upon the fire through a hose attached to the top of the extinguisher. By the inversion of the | cylinder the seal of a bottle on the inside is broken and the sulphuric acid which it contains passes into |[3] the solution of bicarbonate of soda in the tank. Carbonic-acid gas is thus formed, giving sufficient pressure to throw | a stream of the chemical water about fifty feet. The fire is most readily smothered with the solution when thrown | upon it from above, the gas formed being heavier than air. The fire extinguisher may be refilled and used many | times; it must be refilled at least once a year.

[370]

EXERCISE 47

Name ..... Date .....

we are sending you a copy
latest issue
several publications
enroll with us
will entitle you
all of the literature

Mr. Walter J. Cummings 1
High School of Commerce
Springfield, Massachusetts

My dear Mr. Cummings:

In reply to your letter of April 5 we are sending you a copy of our | July news-letter. We are also sending a copy of our latest issue, which gives the names of several publications | on the subject of the reëducation of industrial cripples.

There will be no charge for these small pamphlets, but if | you are at all interested in our work we shall be glad to have you enroll with us as a | member. Membership will entitle you to receive all of the literature which we distribute from time to time. A membership | [1] card is inclosed.

Very truly yours [106]

we are pleased to know
standards set for them
the longevity of your trees
we want you to feel free

Mr. John W. Ellsworth 2
429 Kimbark Avenue
Chicago, Illinois

Dear Mr. Ellsworth:

Your favorable comment upon the service which our men rendered you last summer was indeed gratifying. To | say the least, we are pleased to know that our men so well lived up to the standards set for | them. We are confident that this spring will demonstrate the merits of our work and that the longevity of your | trees will be an ever-present reminder of your good judgment in caring for them.

We shall always be glad | to advise with you further concerning their welfare, and we want you to feel free to call on us at | [1] all times for help in solving your tree problems.

Very truly yours [112]

crockery mentioned
must trouble you
full description
arrange adjustment

Mrs. A. H. Hitchcock 3
275 Maple Avenue
Kingston, New York

Dear Madam:

We regret that we do not find a charge entered for the crockery mentioned in your letter of | July 25, and we must trouble you for a full description of the goods before we can arrange adjustment. |

As soon as we hear from you we will take the matter up with our shipping department.

Yours truly [59]

mailed to our customers
literature on the subject
vocational guidance
some of the pamphlets
reliable opinion
vocational director
naturally adapted
follow successfully

Mr. James Montague, Director 4
Vocational Institute
New York, N.Y.

My dear Sir:

Some time ago we mailed to our customers some literature on the subject of vocational guidance. Some | of the pamphlets passed into the hands of a lady who has requested the writer to find out whether a | reliable opinion could be obtained by answering questions prepared by a vocational director, as to what vocation she is naturally | adapted to follow.

The lady making this inquiry has recently been placed in a position where she will have to | earn her own living. She wishes to make a study of something she can follow successfully. She is educated, but |[1] untrained in any technical work.

Please let me know whether you can make this analysis without seeing the lady, and | what fees are charged for the service.

Very truly yours [130]

EXERCISE 48

Name ..... Date .....

Beach Cloth suits
spell economy
good worsted suit
variety in dress
back from the laundry
smart patterns

Mr. James Meadow **1**
35 Newark Avenue
Bayonne, New Jersey
Dear Sir:

Two Beach Cloth suits spell economy. Two suits of Beach Cloth cost no more than one good worsted | suit, and they bring you variety in dress as well as the maximum of style and comfort.

Every time a | Beach Cloth suit comes back from the laundry it brings with it that same novelty and freshness that distinguished it | the day you told the clothier he might send it home.

When it is on its way to the tub, | it is a satisfaction to know that number two is waiting to be slipped on.

We are showing Beach Cloth |[1] suits in smart patterns and in a great variety of shades. Why not visit our store this week, select your | suits, and be comfortable all summer?

Very truly yours [129]

ordering coal
from time to time
opportunity to quote
anthracite or bituminous
compare favorably
at attractive prices

The Lucas Coal and Lumber Company **2**
20 Depot Place
Newburg, New York
Gentlemen:

If you are ordering coal from time to time we should like an opportunity to quote prices on either | anthracite or bituminous.

It is not likely that we shall have any coal from our own collieries to spare, but | we can offer you grades that compare favorably with our own at attractive prices.

Yours very truly [57]

acknowledge with thanks
we have credited
leaves a balance
linoleum returned

Mr. J. V. Kaufman 3
41 South Fourth Avenue
Mount Vernon, New York

Dear Sir:

We acknowledge with thanks your check for $27.75 which we have credited to | your account. This leaves a balance of $11.

As we explained when you called, this unpaid balance is for | linoleum returned in such condition that it was not salable, for since it was cut to the measure of your | kitchen, it could not be used to fill another order.

Will you favor us with an early disposal order?

Yours very truly [82]

complete exhibit
different stages
dissected kernel
sectional view
simplified flour mill
important processes

Miss Mary Ambrose 4
91 Intervale Avenue
Buffalo, New York

Dear Madam:

In response to your inquiry of September 29 we are glad to inform you that we have | a complete exhibit of the different stages of wheat as it is manufactured into patent flour. Supporting this are reference | data, descriptive matter, and two large charts, one showing a dissected kernel of wheat, the other a sectional view of | a simplified flour mill.

Our object in preparing the exhibit and charts in their present form is to provide an | easily understood illustration of modern milling methods by bringing out the important processes through which the wheat passes in its |[1] conversion into flour and, at the same time, to have the material convenient for either inspection or display.

We are | forwarding this exhibit free of charge. Kindly let us know when it arrives.

Yours very truly [136]

EXERCISE 49

Name ..... Date .....

subscription form
overlooked it during the rush
ready for delivery
Federal Reserve Bank
receipt showing payment
exchange the security

Mrs. E. A. Leonard 1
338 Seneca Street
Newark, New Jersey
Dear Madam:

We have received this morning a subscription form from Campbell and Company. It seems that they overlooked it | during the rush of subscriptions to their 3½ per cent bonds. The bonds are not yet ready for | delivery, though they are to be dated on the fifteenth of this month.

The writer has just returned from a | trip to New York. While there he tried to learn from the Federal Reserve Bank about what time we might | expect these bonds, but without success. We should be pleased to write you when we receive your bond, or we |[1] could issue to you our receipt showing payment in full and exchange the security for the receipt as soon as | the bond is ready for delivery.

We shall be very glad to follow your wishes in the matter.

Very truly yours [141]

give us such particulars
investigate further

Mr. F. W. Holden 2
55 Orchard Place
Knoxville, Tennessee
Dear Sir:

If you have not yet received the goods mentioned in your inquiry of May 5, please give us | such particulars as date of order, size, quantity, style, color, price of goods, and the departments from which they were | ordered. Upon receipt of your reply we shall be able to investigate further.

Yours very truly [56]

we have your statement
have states spelled out
payment of this character
glad to have you explain

The Acorn Printing Company 3
460 Riverside Street
Augusta, Maine

Gentlemen:

We have your statement of October 15 and notice among other things an item of "Have states spelled out | $.01." As we have never been asked to make a payment of this character before, we should be glad | to have you explain what the item is supposed to cover.

Yours very truly [54]

director of this institute
letter from you
vocational counsel
on the basis of questionnaires
evidence submitted by mail
local school organization
principal of the high school
Y. M. C. A. or Y. W. C. A. secretaries

Mr. R. W. Hector 4
The Merchants Bank
Pine Bluff, Arkansas

My dear Mr. Hector:

Mr. James Montague, formerly director of this institute, has forwarded to me a letter from you | with regard to a lady who desires to have vocational counsel. It is not the policy of this institute to | make any analysis on the basis of questionnaires or other evidence submitted by mail.

If the lady to whom you | refer is in need of advice of this sort, I suggest that she talk with some member of your local | school organization, such as the principal of the high school or the president of some local college. It is also |[1] possible that she might get advice of the right sort from Y. M. C. A. or Y. W. C. A. | secretaries, or perhaps from some local business man who is interested in social work.

If we can be of further | assistance please do not hesitate to call on us.

Very truly yours [152]

EXERCISE 50

Name ..... Date .....

contained in your letter
discontinue work
your residence
resume work

Mr. Charles Acton 1
27 Beekman Street
Augusta, Georgia

Dear Sir:

Many thanks for the information contained in your letter of December 16. At that time you wrote us | that you would discontinue work on your residence until early spring. We shall be glad if you will give us | a little notice before you wish us to resume work.

Yours very truly [53]

Wilson Typewriter Company
Revolving Duplicator
used to great advantage
merely nominal
describing this machine
interested in a machine

Mr. Rosewell Branson 2
Mohegan Manor
Cohoes, New York

Dear Sir:

It may interest you to know that the Wilson Typewriter Company can furnish you with a Revolving Duplicator, | a device which may be used to great advantage in any office where letters, postals, or forms of any description | are desired in quantities. This machine runs forms ranging from one to eighteen inches in length at an expense that | is merely nominal.

Without describing this machine at length, let us say that it is generally regarded as the best | of its kind on the market. This letter, for example, was made on the Duplicator, and the name and address | [1] were filled in on the typewriter with a matched ribbon.

If you are interested in a machine of this kind, | sign and mail us the inclosed card, and our representative will call at your convenience and demonstrate it without placing | you under obligation.

Yours very truly [146]

advise people by mail
in this vicinity
very glad to talk with you
do our best to help you
interest in advertising
Advertising as a Vocation

Mr. R. T. Tracy 3
22 Shore Avenue
Portland, Maine

My dear Mr. Tracy:

In reply to your letter of May 27 I must inform you that we think | that it is not well to advise people by mail. If you should be in this vicinity at any time | we should be very glad to talk with you and do our best to help you.

In the meantime, to | follow out your interest in advertising you might read "Opportunities in Advertising" by E. F. Gant, published by M. Gray | and Company. The institute has a book upon "Advertising as a Vocation," of which a folder is inclosed.

Yours truly [100]

proposes to open
sale of a new property
authorized to distribute
section of the estate
advertising advantages
complimentary offer

Mr. Charles Blatchley 4
799 Blue Hill Avenue
Plainfield, New Jersey

Dear Sir:

This company proposes to open the sale of a new property at Plainfield, New Jersey. Before the sale | begins I am authorized to distribute a limited section of the estate for advertising advantages. Through courteous reference I am | able to offer you one of these lots in return for advertising space.

You will not be expected to build | upon nor sell any lots for us. By the conditions the complimentary offer is limited in time, as it is | made solely for advertising expedience. Your reply now will be mutually advantageous.

The return of the inclosed postal card will |[1] bring you, free of cost, full particulars.

Yours respectfully [109]

EXERCISE 51

Name ..... Date .....

paper and color submitted
fifty-sheet pads
billed as ordered
send us a proof

Messrs. Alger Brothers **1**
786 Canal Street
Birmingham, Alabama
Gentlemen:

In your estimate of December 7 you agreed to furnish us with 50,000 fifty-sheet pads, like the | paper and color submitted, for the sum of $660, and in the course of a conversation with your | salesman, Mr. Shaw, several days ago he stated that the price would be the same now. We are therefore pleased | to give our order for these 50,000 fifty-sheet pads, to be delivered and billed as ordered. We are | returning a part of the sample of paper given us by Mr. Shaw.

Kindly use Old English type like that |[2] on our letterheads, and send us a proof.

Yours very truly [111]

return of our card
instructing a class
mailed to you
reach you promptly
formulate an opinion
value of this book

Mr. Julius Alberg **2**
213 Nichols Avenue
Berkeley, California
Dear Sir:

This will acknowledge the return of our card on which you ask for five copies of "Lacy's Business | Practice Handbook" to be used in instructing a class of five pupils on the Lacy Adding and Listing Machine.

These | books are being mailed to you in another wrapper. We trust that they will reach you promptly.

After you have | had time to formulate an opinion as to the value of this book, we should be glad to have you | write to us.

Very truly yours [86]

fail to see
different-colored cards
three companies affiliated
investigate this matter

Messrs. F. S Hathaway and Company 3
22 Sidney Street
Kalamazoo, Michigan
Gentlemen:

We have your letter of October 17 in reply to our query of the fourteenth of this month as | to the charge of six cents for carding.

We still, however, fail to see why a charge should be made | at the present time, as we have been using different-colored cards ever since we have had your machine. In | fact, as we understand it, an arrangement was made when we purchased this machine that as there are three companies | affiliated with us we should have different-colored cards for each company.

Will you not investigate this matter?

Yours very truly [101]

more than a year old
by the next mail
resort to unusual methods
risk its reputation

Messrs. R. E. Ferguson and Sons 4
Edgewood Road
Frankfort, Kentucky
Gentlemen:

I have already written to you four times concerning your small account of less than $4, the last | item of which is now more than a year old.

Will you kindly send a remittance by the next mail | or will it be necessary for me to resort to unusual methods to secure payment?

I am surprised that a | business house of the standing of yours should be willing to risk its reputation and credit for so small an | amount.

Please let me hear from you.

Very truly yours [90]

EXERCISE 52

Name ..... Date .....

The Borrowing Habit *

The greatest and most constant temptation confronting a veteran wholesaler in New York has been the impulse to run to | the bank for a loan at every sign of financial shortage. Borrowing is advisable only when it is necessary. It | is often such a simple matter to sign a promissory note that this borrowing habit becomes a real danger if | not kept in check.

Once this wholesaler thought it imperative to borrow ten thousand dollars. He got the money without | the slightest trouble. When he returned to the office he opened his ledger and sat for ten minutes looking at | the entry. Trade conditions were not bright. He looked ahead sixty days and wondered if he would have ten thousand | dollars to spare when the notes came due.

* "How to Finance a Business." A. W. Shaw Company, N.Y.

The next morning he took up the note as soon as the | bank opened. He was convinced that borrowing had become a habit and that in this case it was unnecessary. He | put the screws on his collection department, and he got up a series of letters to his salesmen asking for | their coöperation in bringing sales up to a certain figure during the next sixty days, offering a special bonus for |[2] results. In this way he made solid development replace a makeshift financial measure.

When you have once established your credit | guard against the borrowing habit. It is like the drug habit — it grows with indulgence. When you are threatened with | stringency, instead of stretching your credit follow a policy of intrenchment. Look for leaks, — there are always leaks in every | business, — cut expenses, increase sales. If possible acquire a surplus to meet these conditions. [274]

EXERCISE 53

Name ..... Date .....

contributors to the Bureau
publish their names
deluged with appeals
register your vote

Mr. Frank Aldrich 1
204 Sterling Street
Los Angeles, California
Dear Sir:

Recently I have been asked by a number of contributors to the Bureau not to publish their names | in our annual report.

Some give as their reason: "Other societies get my name and I am consequently deluged with | appeals."

What do you think about it? Shall we publish the names and amounts of individual contributors, shall we publish | names only, or shall we omit both names and amounts?

I shall be grateful if you will register your vote | on the inclosed postal and mail the card to me.

Sincerely yours [92]

recently installed
settlement in cash
machine was erected
according to our records

Messrs. Dexter Brothers 2
200 Fourth Avenue
Jersey City, New Jersey
Gentlemen:

On your order of October 14 we recently installed one Davis Folder Feeder and attached it to your No. | 12 Folder. Your order provided for a settlement in cash, less two per cent if paid in thirty days after | the machine was erected, or ninety days net.

According to our records the machine was installed on May 18. The | settlement, therefore, would be due in net cash on the eighteenth of this month. We trust that this information agrees | with your records and that you will make prompt settlement as usual.

Yours very truly [95]

receipt of your check
sincere apology
regret the annoyance
we have instructed
bookkeeping department
cause for complaint

Mrs. Russell Merrill 3
75 Highbridge Street
Waco, Texas

Dear Madam:

We acknowledge with thanks the receipt of your check for $31.05 and are inclosing | your bill for March receipted.

We offer you a sincere apology for our error in forwarding this statement to the | wrong address. We genuinely regret the annoyance and inconvenience to which you have been subjected. We have instructed our bookkeeping | department to take particular notice of your address, and we trust that in the future you will have no cause | for complaint.

Your further business will be appreciated.

Very truly yours [91]

United States Civil Service Commission
machine-shop work
unusual ability
mechanical work
good experience
highest technical education

United States Civil Service Commission 4
Washington, D. C.

Gentlemen:

I am very glad to commend to you Mr. Karl Green of Malden, Massachusetts. I have seen his machine- | shop work since he began with his father, an inventor, twelve or fifteen years ago. The family is well known | to me.

Karl is a young man of unusual ability in mechanical work. He is large, robust, and of pleasing | personality. He has had long and good experience. He is a man who would profit by the highest technical education. | I am sure he would give excellent service in any place you may offer him. Moreover, he is a thoroughly | loyal American.

Very sincerely yours [105]

EXERCISE 54

Name..... Date.....

Century Trust Company
receive it from the bank
taking care of this item
another large order

Miss Hilda Ames 1
76 Forsyth Street
Burlington, Vermont
Dear Madam:

In the mail this morning we received your letter of December 20 inclosing a check for $200, | payable at the Century Trust Company, to retire your note due December 28.

The note will be returned | to you as soon as we receive it from the bank. This will be on December 28 or the | following day.

We thank you for taking care of this item so promptly and hope to receive another large order | soon.

Yours very truly [84]

promote the greatest good
people in a community
accept our assurances
invariable courtesy awaits you

To our Friends: 2

To promote the greatest good of the largest number of people in a community a financial institution | should be in close touch with all persons who can take advantage of its facilities.

Realizing this important fact, our | officers have decided to address you each month in a personal way on matters which we believe to be of | mutual interest.

If you are not already participating in the advantage that comes from having an account in this institution, | please accept our assurances that an invariable courtesy awaits you here. We shall be glad to extend to you every |[1] possible assistance.

Very truly yours [105]

September bulletins
this request indicates
very attractive list
new popular edition
recent songs
sales of this edition

Mr. William Wallace 3
111 Union Avenue
Minneapolis, Minnesota

Dear Sir:

Having received your postal card of August 26, we are sending in another wrapper seventy-five of | our September bulletins and are putting your name on our mailing list to receive one hundred of these each month. |

We are very glad to send them to you, for we believe that this request indicates an intention to interest | your customers in our music.

Our September bulletin offers a very attractive list. We call your attention particularly to the | new popular edition of recent songs at thirty cents. The sales of this edition in New York have been enormous. |[1]

Yours very truly [103]

under present conditions
schedule of prices
cannot promise shipment
present abnormal conditions

Messrs. Carl Jessup and Company 4
121 Glen Avenue
Manchester, New Hampshire

Gentlemen:

We regret that it is impossible under present conditions to maintain a schedule of prices.

All orders received are | placed on file to be billed at prices prevailing on the day of shipment.

Moreover, since we are about five | months behind with our orders, we cannot promise shipment before September.

We regret our inability to give you our usual | prompt service and trust that you will realize it is due to the present abnormal conditions.

Yours truly [78]

EXERCISE 55

Name ..... Date .....

make application
selling position
we have no vacancy
selling organization

Mr. J. W. Harper 1
191 Madison Street
Joplin, Missouri
Dear Sir:

We have your letter of January 30, in which you make application for a selling position with this | company. At present we have no vacancy in our selling organization which we could offer for your consideration. We regret | that we are unable to avail ourselves of your services.

We thank you however, for your application.

Yours very truly [60]

please refer to your claim
entered against this company
alleged damage
Egg Tariff
formal letter
withdrawing this claim

Messrs. Frank Davis and Company 2
53 Grape Street
Worcester, Massachusetts
Gentlemen:

Please refer to your claim entered against this company under date of March 22 for the alleged damage | of $7.33 to a shipment of eggs.

My investigation brings forth the fact that under date | of March 17 this entire shipment was delivered to you apparently in good order. You signed the receipt without making | a claim for loss or damage. In view of the existing Egg Tariff ICC 1683 I | am at a loss to understand why you are calling upon this company to consider your claim, and I must | [1] respectfully ask that you furnish me with a formal letter withdrawing this claim.

Yours truly [115]

revise our credit files **contemplated in this inquiry**
nothing unusual **present financial standing**

Mr. William Luce 3
Tecumseh Avenue
Natchez, Mississippi

Dear Sir:

From time to time we revise our credit files by making inquiries of people to whom we would | not hesitate to give information, should they request it. Nothing unusual is contemplated in this inquiry.

If you deal with | the person named below may we have your opinion in regard to the following points?

1. Present financial standing.
2. Personal | history and character.
3. Progress and prospects.
4. Methods of paying bills: whether he
   (1) discounts;
   (2) pays at | maturity;
   (3) pays after maturity;
   (4) gives notes.

Your reply will be held in strict confidence and we shall welcome |[1] an opportunity to be of service to you.

Very truly yours [111]

memorandum invoice **please supply us**
investigated the records **wholesale department**
retail establishment **retail section**

Messrs. Harry Levine and Sons 4
15 W. 5th Street
New Brunswick, New Jersey

Gentlemen:

We are returning to you herewith your memorandum invoice of February 21.

This invoice is marked "c/o | Messrs. Smith, Williams and Company."

We have carefully investigated the records of our retail establishment, but have been unsuccessful in | placing this invoice in the proper hands. Please supply us with your order number, the name of the individual who | signed this order, and the number of the wholesale department or retail section for which the bill is intended.

The | inclosed envelope is for your convenience.

Yours very truly [89]

EXERCISE 56

Name ..... Date .....

you have not furnished
original bill of lading
original document
properly execute

Messrs. B. E. Burk and Company **1**
570 Franklin Avenue
Montclair, New Jersey
Gentlemen:

I find that you have not furnished me with the original bill of lading in connection with claim No. | 5672 J.

If you will therefore let me have the original document or properly execute and return | the bond which I am attaching hereto, I will see that your claim is settled promptly.

Yours truly [58]

withdrawn in full
standing to the credit
reason of any fault
handling your business
through discourtesy
please our depositors
temporary cessation
prompt and faithful

Mr. Joseph Vincent **2**
547 Greenwich Street
Altoona, Pennsylvania
Dear Sir:

We regret to find that you have withdrawn in full the balance standing to the credit of your | account with this bank.

We trust that this account was not closed by reason of any fault in handling your | business or through discourtesy on the part of any employee connected with this institution, for it is our desire to | please our depositors by giving prompt and faithful service.

Kindly consider us at your command for any service that this | bank may be able to render.

We hope that this is only a temporary cessation of our business relations and |[1] that we may soon have the pleasure of serving you again.

Very truly yours [114]

fire underwriters
advertising campaign
fire prevention
reduce and minimize

Messrs. W. Stanley and Sons **3**
Round Hill Road
Birmingham, Alabama

Gentlemen:

We are writing you at the suggestion of several local fire underwriters, requesting that you contribute $1.50 | a week for fifty-two weeks to an educational advertising campaign on fire prevention in the "Sunday Journal."

Alabama's loss | last year amounted to $3,140,657. Many of the local fire underwriters believe that an educational | advertising campaign, run continuously each week, prepared and written by an authority on fire waste, will have a tendency to | reduce and minimize Alabama's unusually high percentage of fires.

As you probably know, similar educational campaigns, run in the interest |[1] of life insurance, good roads, and public service corporations, invariably accomplish desired results. It is a campaign of this kind | that we wish to begin immediately in the interest of the fire-insurance companies doing business in Alabama.

We will | give you the privilege of running at the bottom of these articles the name and address of your home company | or the address of your local agent. The plan we are suggesting will have the full coöperation of the local | fire underwriters. If you are willing to enter into this coöperative publicity campaign in the interest of fire insurance, please |[2] write us immediately.

Very truly yours [206]

EXERCISE 57

Name _____ Date _____

we have received your remittance
copies of these invoices
additional check
make your settlement
in accordance with our statement
handling of your account

Bedford Automobile Accessories Company **1**
Bedford, New York

Gentlemen:

We have received your remittance of $156.65 sent us November 15 as payment on your | October account.

We find that you omitted our invoices No. 50760 and No. 51128 | amounting to $7.12 and $1.67 respectively. Accordingly, we inclose copies of these invoices. Will you | please mail us an additional check or see that the proper amount is included in your November settlement?

You have | also deducted a November credit amounting to $40.95. In this connection we ask you to make your |[1] settlement in accordance with our statement and not to take any credits into consideration until they actually appear on your | statement. Thus you will facilitate the handling of your account and enable us to get a ruling each month, provided | your account is paid in full.

Yours truly [148]

at Mr. Hunt's request
Empty Tin Boxes
Thrift Crayons
less than one gross

Messrs. Philip Lieberman and Company **2**
248 Summit Avenue
New London, Connecticut

Gentlemen:

At Mr. Hunt's request, we are quoting you prices on the Empty Tin Boxes for Thrift Crayons, No. 10 | and No. 15. The price of both will be the same — 60 cents a dozen boxes in quantities less than | one gross, or $6.40 net, in gross lots.

We hope that you will favor us with your order.|

Very truly yours [63]

attitude you have taken
protecting our interests

Mr. Dana Ackerman 3
229 Boston Road
Auburn, Maine

Dear Sir:

We acknowledge with thanks the receipt of your card of July 28, in which you say that | you will send us direct the checks for all materials that we furnish Mr. French.

We thank you for the | attitude you have taken in the matter of protecting our interests.

Yours very truly [54]

diversity of interests
exceptionally valuable
management of this bank
various church organizations

Rev. Alfred Griggs 4
Ansonia, Connecticut

Dear Sir:

You will be interested in the inclosed copy of our last statement, which shows our strong financial condition. |

We desire especially to call your attention to our ample capital and surplus and to the names of our directors. | They are all men of acknowledged integrity, and collectively represent such a diversity of interests and such wide experience as | to be exceptionally valuable in the management of this bank.

As you are, no doubt, frequently consulted by members of | your congregation on financial matters, we take this opportunity to bring to your attention our superior facilities for handling the |[1] accounts of various church organizations and societies as well as of individuals.

We shall appreciate any business you may direct | to us and will see that it is given every possible attention.

Very truly yours [135]

EXERCISE 58

Name . . . . . Date . . . . . .

Sources of Nectar *

In taking up beekeeping as a business it is a matter of the utmost importance to select a location where | suitable plants are available during as long a season as possible. The greater the variety of honey-producing plants, the | better. There is no single plant that can be depended upon to produce nectar in sufficient quantities every year. The | ideal location is one where there is an abundance of willow, maple, dandelion, and fruit bloom early in spring, followed | by white clover and sweet clover in abundance. This in turn should be supplemented with such plants as heartsease, sunflowers, |[1] goldenrod, and asters for late forage.

There are many things to be considered in choosing a location that will not | be apparent at first glance. For instance, some plant may be present in quantity that is ordinarily considered as a | profitable source of nectar, yet which for some unknown reason seldom yields

* "Productive Beekeeping," by Frank C. Pellett. J. B. Lippincott Company, Philadelphia, Pa.

in a particular locality. Alfalfa is a valuable | plant for the apiarist under the conditions of the irrigated regions of the West, yet seldom secretes sufficient nectar to | attract the bees in the moist sections east of the Missouri River. Buckwheat is rated as an important honey plant |[2] in New York, but is of little value in most Iowa localities.

Upon the flora and conditions of secretion of | nectar will depend the system of honey production which can be carried on most profitably. If the flows are short | and very rapid, as in the case in many localities in the northeastern states, comb-honey production can be carried | on with very satisfactory results and with profit to the producer. If, on the other hand, the flow lasts through | a long season, and at no time is the honey coming rapidly, it is very difficult to get a nicely |[3] finished article of comb honey. Locality, then, is really the first and most important point to be considered by the | prospective beekeeper. [322]

EXERCISE 59

Name ..... Date .....

Getting Employees by Advertising*

A most satisfactory method of getting employees, and keeping in touch with the labor market as well, is that of | advertising. The ordinary method, and one that possesses the virtues of being economical and reasonably sure, is that of using | the want advertisements in the leading city dailies. The common method of doing this style of advertising is that of | using the ordinary blind advertisement. The blind advertisement has two disadvantages which, however, are seldom considered by the advertiser.

The | first disadvantage of blind advertising is that a great many times competent employees who are employed at the time that |[1] the advertisement is run are liable to be somewhat scary about answering it. For instance, take the example of a | technical man who is already employed with fair prospects of promotion, but who wishes for some satisfactory reason known only | to himself to make a change. If he is progressive he keeps in touch with the advertising columns of the | leading dailies, scanning them carelessly, or even going over them systematically each week. When he sees an advertisement which looks | as though it might be worth answering, he is often held back from making the reply from the fact that |[2] he might possibly be writing to his own company.

*"The Business Man's Encyclopedia." A. W. Shaw Company, N.Y.

Then, too, such advertisements usually require a great deal of confidential | information. Such information the ordinary employee is very loath to send without knowing to whom he is making an application. | He therefore has but two options: he can state his qualifications in a general way and give an assumed name | or some telephone number, to be called up, or he can make a request for an interview, also generalizing somewhat | on his experience and trusting that he may be informed who the advertiser is. These plans have the disadvantage that |[3] when the prospective employee must deal in such general statements there is little chance of his prospective employer's selecting him | for an interview.

The minor disadvantages of running a signed advertisement are many in number, — so many, in fact, that | few firms take advantage of this method except where they need a large number of employees. Where a department store, | a telephone company, or a large wholesale house needs a large number of department clerks, correspondents, salesmen, or similar help, | it is possible to put in an advertisement signed with the firm name. But where there is need for a |[4] few employees or for one or two technical men, it is likely to interfere with the efficiency of the force | if it becomes known that the firm is advertising for help. [431]

EXERCISE 60

Name ..... Date .....

we inclose
statement of a purchase
made in your name
called to your attention
remit in settlement
balance due

Mr. D. H. Irwin **1**
Laredo, Texas
Dear Sir:

We inclose a statement of a purchase made in your name. This matter has twice been called to | your attention.

If the work is complete and satisfactory please remit in settlement on receipt of this letter, or inform | us if your records do not agree with the balance due as shown on the statement.

Very truly yours [59]

government contract
out-of-town hauling
we are equipped
seven tons' capacity
fitted with platform
stake and rack-side bodies
our chauffeurs
railroad conditions

Mr. J. A. Mahlsted **2**
209 North Avenue
Pittsburgh, Pennsylvania
Dear Sir:

Having recently completed a large government contract, we are now in a position to accept work on out-of-town | hauling. We are equipped with twenty trucks ranging from one ton to seven tons' capacity and fitted with | platform, stake, and rack-side bodies. Our chauffeurs have been covering the New England States, as well as New York | and Pennsylvania, and are careful, responsible men.

Believing that with the congested railroad conditions more firms will realize the advantage | of shipping by road, we shall be pleased to submit to you, upon request, prices covering shipments of any weight |[1] and description to any desired point.

We trust that if you have need of trucking service you will give us | your consideration.

Very truly yours (125)

somebody heard you
greatest amount of mileage
high-adjustment privilege
we back our products
Woodside Tire Exchange
special features of construction

Mr. Malcolm Gibson 3
95 Weaver Street
Louisville, Kentucky

Dear Sir:

Somebody heard you think out loud the other day.

You said you wanted to buy a tire from | a manufacturer who would build a tire so that it would give you the greatest amount of mileage, without charging | for a high-adjustment privilege; in other words, you wanted to get the value of your money in the tire | rather than in promises which might not materialize.

When we received this message we decided to write you immediately and | tell you that we are just the firm for which you have been looking.

We back our products and statements |[1] with more than fifty-eight years of experience. While we are on this subject we wish that you would just | call up Woodside Tire Exchange of your city and ask about the following special features of construction:

Extra side-wall | protection
Extra heavy friction cushion
Double-breaker strip
Exceptional quality and thickness of tread
No danger of loose beads
A | real non-skid

We want to hear you say what thousands of other customers are saying: "It 's the best tire | I have ever used."

Don't delay; you are thinking about it now.

Yours very truly [195]

EXERCISE 61

Name ..... Date .....

we appreciate your order
wood fiber plaster
extend the time
June shipment

Messrs. H. L. Cole and Company 1
867 Mohican Street
Duluth, Minnesota
Gentlemen:

We appreciate your order for thirty tons of wood fiber plaster. We regret, however, our inability to fill it | before June 1. If you will extend the time to this later date we can make prompt delivery.

Please let | us know soon whether you wish us to accept the order for June shipment.

Very truly yours [57]

you will find listed
sealed proposals
Bureau of Yards and Docks
Navy Department
application for plans
Commandant of the Navy Yard
Engineer's office

Messrs. Edward Monroe and Company 2
432 Huber Avenue
Norwich, Connecticut
Gentlemen:

You will find listed below three contracts for which the government desires bids. I hope that the information will | be of value to you.

Sealed proposals will be received at the Bureau of Yards and Docks, Navy Department, Washington, | D. C., until 11 A.M., November 27, for dredging at the Navy Yard, Norfolk, Virginia. Application for plans | may be made to the Bureau or to the Commandant of the Navy Yard.

Sealed proposals will be received at | the United States Engineer's office, Philadelphia, Pennsylvania, until 12 o'clock noon, November 22, for dredging in the Delaware River | on the Bellevue, Cherry Island, and Deep Water Point Lighthouse ranges.

Sealed proposals will be received at the United States | Engineer's office, Cleveland, Ohio, for the dredging in Cleveland Harbor, Ohio, until 12 o'clock noon, November 26.

Very truly yours [140]

reach you by telephone
yellow tax blank
Additional Taxation
Domestic Corporations
excess-profits taxes
offering tangible evidence

Mr. Reginald Shields 3
1526 Battle Street
Chicago, Illinois

Dear Sir:

My attempt to reach you by telephone a few minutes ago was for the purpose of calling to | your attention an error in the yellow tax blank issued by the state, "Additional Taxation of Domestic Corporations." The correction | of this mistake would save you considerable money if you paid excess-profits taxes last year.

When you are at | leisure — always supposing that you are interested — I shall be glad to call and point this error out to you, | thus offering tangible evidence of the service that we are able to render clients at every opportunity during the year. |[1]

Very truly yours [103]

furnishing valves
alteration work
cheaper to install
high grade tank fixture

The Kleber Auto Repair Company 4
456 North Avenue
Loraine, Ohio

Gentlemen:

We have heard that you are planning to make extensive alterations in your building on North Avenue. As you | will probably have some changes made in your plumbing, we are inclosing a circular which illustrates the kind of goods | we manufacture. We are furnishing valves for a large number of the new buildings now being erected, as well as | for much of the alteration work.

You will find that valves are not only cheaper to install than a high | grade tank fixture but are also much more satisfactory.

If you are not familiar with our valves we shall be |[1] glad to have our representative call, by appointment, to see either you or your architect.

Yours very truly [118]

EXERCISE 62

Name ..... Date .....

reference to work performed
elevator in your building
investigating the labor charge
definite information

Messrs. J. H. Mahlstedt and Company 1
Elizabeth, New Jersey
Gentlemen:

This is to acknowledge receipt of your letter of July 30 with reference to work performed by us in | connection with the elevator in your building at Rome, New York. We are at present investigating the labor charge in | question and expect to be able to give you definite information within a few days.

Yours very truly [58]

vocational guidance
carried newspapers
spend the rest of my life
interested in advertising

The Vocational Institute 2
82 Broadway
New York City
Gentlemen:

Vocational guidance is the one thing I am sorely in need of at the present time. From my eleventh | year till my fifteenth I carried newspapers. After school hours I worked for a grocer, driving a team and collecting | bills. For the last two years I have worked for D. E. Fallon and Company — first as a clerk, then, | later, as stock boy, and now as rigger. After three weeks in my present job I find I was not | cut out for the occupation of rigger, for I do not care to spend the rest of my life walking |[1] girders high up in the air.

I have always been interested in advertising; in fact, I intended to go to | college and study it, but was forced by financial need to enter my present occupation. I should like to study | advertising in my spare time, my ambition being to work up to the position of advertising manager of some large | firm.

Please tell me what you would advise.

Respectfully yours [170]

brief description
Columbia and Southern
Convertible 6 per cent bonds
conversion feature
good railroad common stocks
Preferred and Common
debenture bond
short maturity

Mr. F. M. French 3
Globe, Arizona
Dear Sir:

We are inclosing a brief description of the Columbia and Southern Convertible 6 per cent Bonds, due September | 1, 1939. We believe that these are the cheapest railroad convertible bonds in the market today. Our reasons | for this belief are as follows:

1. If the railroad situation improves, as we believe it will soon, Columbia and | Southern Convertible 6's, on account of the conversion feature, should advance in value in common with good railroad common stocks. |
2. If, on the other hand, the railroad situation should not develop favorably, Columbia and Southern Convertible 6's, coming ahead |[1] both of the Preferred and Common Stocks and constituting a 6 per cent debenture bond of one of the best | railroad systems in the United States, would probably not decline very much in price, especially in view of their comparatively | short maturity.

We recommend these bonds as a high-grade investment with attractive possibilities of enhancement in value.

Very truly yours [161]

EXERCISE 63

Name..... Date.....

reading notice
complimentary insertion
news columns
next issue
by our clients
depends to a large extent
support and publicity

The "Harlem News" 1
313 Third Avenue
New York, New York
Gentlemen:

We are inclosing a reading notice from our clients, The Hayden Realty Company, whose advertising you are running in | your paper. A complimentary insertion of this article or as much of it as you wish to publish in the | news columns of your next issue will be greatly appreciated both by our clients and by us.

The opening of | a Harlem office is a venture, and its success depends to a large extent upon the support and publicity accorded | it.

Yours truly [83]

I am glad to announce
success has warranted
enlarging of my office
will give my patrons
spacious accommodations
old English silver
pearls for necklaces
combinations of precious stones
newest effects in jewelry
submitted gladly

To Patrons: 2

At the close of my third year in business I am glad to announce that its success has | warranted the enlarging of my office. This will give my patrons more private as well as more spacious accommodations.

I | have added a very good selection of old English silver, which has just been received from London.

Personal attention will | be given to the matching of pearls for necklaces.

Folders describing combinations of precious stones and the newest effects in | jewelry will be submitted gladly upon request.

Very truly yours [90]

it has been our aim
novelty and quality
efficient publicity
supplemented by another device
advertising of merchandise
large and striking

Messrs. Hoffman and Company **3**
52 Main Street
Greenwich, Connecticut

Gentlemen:

It has been our aim to excel in the novelty and quality of our merchandise. We have not stopped | here, however. Our advertising has been accepted as perhaps the best example of efficient publicity conducted in this country today. | The many new things we have done in advertising have just been supplemented by another device which, we believe, will | mark a new epoch in the advertising of merchandise.

On Sunday, May 12, the rotogravure section of the "New York | Star" will contain a large and striking advertisement calling the attention of the women of New York and the surrounding |[1] territory to the fact that on the following day an exposition of Bellair Skirts will be held in New York. |

The exposition will be conducted through the show windows of New York's leading retail establishments. A guaranty of the fullest | co-operation has been secured from these houses, and we trust that you will find time to visit the stores mentioned | in our advertisement.

Very truly yours [166]

EXERCISE 64

Name ..... Date .....

full complement of employees
migratory tendencies
jobbers and retailers
extremely small stocks
break in the metal market
capacity of our plant

The "Kansas City Times" 1
Kansas City, Missouri
Gentlemen:

We make the following statement on condition that you do not mention our name or the kind of manufacture | in which we are engaged.

We are running our plant with nearly a full complement of employees, but the inefficiency | and the migratory tendencies of labor at the present time necessitate prices for our goods which do not facilitate their | sale. Jobbers and retailers are carrying extremely small stocks, fearing that there will be a sudden break in the metal | market, and that they will be obliged to suffer a loss on goods purchased at prevailing prices. Notwithstanding the efforts | [1] of our government to establish prices for the various metals, buying has not been stimulated.

As long as machinery is | as difficult to get as at present, it will be impossible to increase the capacity of our plant, and the | prospects are that we shall be obliged to work along under heavy handicaps for a considerable time.

Very truly yours [160]

we are at fault
correct our error
pay the account
genuinely appreciated

The Ætna Engineering Company 2
Beaumont, Florida
Gentlemen:

We have your letter of December 18, and note what you have to say.

We see where we are | at fault and hasten to correct our error by inclosing a check for $460, which will pay | the account according to the inclosed statement.

Your many courtesies are genuinely appreciated.

Very truly yours [56]

Cuticle Ointment
extensively advertised
daily and weekly newspapers
throughout the country
stimulating your sales
purchase from any wholesaler

Mr. Edward Salt 3
65 John Street
Trenton, New Jersey

Dear Sir:

We have just heard from a correspondent who writes that he is unable to find our preparations in | your town. It seems hardly possible that you do not already carry in stock both Cuticle Ointment and Cuticle Soap, | for they are extensively advertised in the magazines and in the daily and weekly newspapers throughout the country. If you | carry them please let us know, so that we can refer our correspondent to you.

Can we not coöperate with | you in stimulating your sales of these products? We should like to send you one of our moving-picture slides |[1] with your imprint, if you use this form of advertising. Moreover, if you have a mailing list we should like | to send our folders to the addresses contained in it.

On the slight chance that you may not be carrying | our Cuticle preparations, we inclose our price list. You can purchase from any wholesaler at the figures quoted.

Very truly yours [161]

EXERCISE 65

Name ..... Date .....

An American's Duty to the President *

There is a class of people that think that the government ought to do everything, ought to regulate everybody and | everything,—that is, to regulate other people, not themselves,—and these political philosophers visit the president with responsibility for everything | that is done and that is not done. If poverty prevails where, in their judgment, it should not prevail, then | the president is responsible. If other people are richer than they ought to be, the president is responsible. While the | president's powers are broad, he cannot do everything. The lines of his jurisdiction are as fixed as a written constitution |[1] can make them. He has tremendous responsibilities. He is doing the best he can. And while we may differ with | him in judgment, while we may think he does not bring the greatest foresight to his task, that he may | select poor instruments for his assistants, we must remember that he is the head of our government, that he represents | our nationality and our country, and that it is our duty as citizens and patriots to uphold his hands, to | give him credit for a high sense of duty and a conscientious discharge of it. [195]

* From "The Presidency," by William Howard Taft. Copyright, 1916, by Charles Scribner's Sons.

Eliciting Information from the President

Then the question as to eliciting information from the executive has given rise to a large amount of controversy, beginning | as far back as Washington's day. The executive has always insisted and maintained that, while either house may request information, | it cannot compel it if the executive deems it to be inconsistent with the public weal to disclose what is | asked.

In the trial of Aaron Burr for treason, Marshall directed a *subpœna duces tecum* to be served on President | Jefferson, requiring him to bring with him the papers bearing on the issue. Jefferson wrote a letter to the district | [1] attorney declining, on the ground that it would interfere with his official duties, to attend. This has formed a precedent | ever since. [122]

EXERCISE 66

Name ..... Date .....

Chemistry in Industry

The cow made the milk for use in the family, her own family. She thought that she knew all about | it. She was resentful and surprised when the farmer ran it through a separator and made butter from the cream, | but she was astonished when the chemist got to work on the skimmed milk which the farmer had been throwing | away. She had never heard of milk sugar or casein. The idea that billiard balls, combs, knife handles, and adhesives | for coated paper were hidden away in this same milk and only needed chemistry to bring them out was altogether |[1] new to her. This astonishment was shared by the farmer.

Perhaps you are a producer of something which has equally | astonishing possibilities latent in its wastes or hidden in its by-products. Chemistry uncovers them in nearly every kind of | business. It finds ways for making better candy, shows the cutler how to select proper steel for his knives, finds | the right boiler compound, and saves thousands of dollars. The best bleaching agents are pointed out by chemistry, and plant | cells are changed into paper, twine, artificial silk, and a host of other useful articles. Truly, chemistry is the great |[2] servant of industry.

Why not make chemistry your servant? Put it to work to solve your manufacturing troubles, to find | new ways of production, to seek by-products, to regulate your buying, to do a million odd tasks which chemistry | alone can successfully accomplish. [244]

EXERCISE 67

Name ..... Date .....

organize a regular schedule
Atlantic Transportation Company
six-ton motor trucks
latest type
designed to carry
uniform in size and appearance
packages or merchandise
we carry insurance

The Maple Press 1
Cedar Street
Arlington, Massachusetts
Gentlemen:

No doubt you will be interested to learn that the leading truckmen in your city have organized a regular | schedule between Boston and New York. They will operate under the name of the Atlantic Transportation Company. Into this service | they will put new six-ton motor trucks of the latest type designed to carry all kinds of merchandise. These | trucks will be uniform in size and appearance and will leave Boston and New York daily.

Packages or merchandise of | any kind will be delivered at destination within forty-eight hours. We carry insurance on merchandise against fire, theft, and | [1] collision.

We are organized for the purpose of conserving time, money, and man power. If you are interested in this | movement and wish to do something to relieve freight congestion give us your business.

It is necessary that we form | some estimate of the amount of merchandise that can be shipped in this manner, so that we may know how | many trucks will be required to care for this business.

Our prices will not exceed freight rates within twenty miles | of Boston, and express rates within one hundred miles.

Very truly yours [192]

Infants' Wear Department
merchandise head
sellers' market
coöperative offering
supreme importance
similar advantages
specific items
efficient and economical

Messrs. King and Terry 2
76 Emerson Street
Baltimore, Maryland

Gentlemen:

Several days ago you received from us a letter with regard to business in the Infants' Wear Department during | the first months of the year, together with offerings from forty-four infants' and children's wear manufacturers who are represented | in this building.

We feel certain that not only you, as merchandise head of your institution, but your advertising department | and your buyers appreciate that this past year has been a "sellers' market." The demands so far exceeded the supply | that merchandise has been difficult to get.

This makes our coöperative offering of supreme importance. It gives you concrete evidence |[1] of the merchandising value of our plan. Of course this particular instance applies to one department only, but when our | salesrooms have all been assembled they will afford the greater part of your buying organization similar advantages.

If you did | not thoroughly peruse the letter and cards we sent you, we ask you to turn to your files and go | over them again. Their dominating purpose lies not so much in the specific items and prices presented as in the | example of what our building offers your buying organization in the way of efficient and economical shopping.

Very truly yours [200]

EXERCISE 68

Name ..... Date .....

packed in original packages
remaining unsold
we guarantee this palm oil
soda ash
sulphate of magnesia
government regulations
wire at our expense
receive priority

Messrs. A. W. Stern and Company 1
50 Webster Avenue
San Antonio, Texas

Gentlemen:

We have been successful in finding 15 casks of palm oil, packed in original packages, which we offer you, | subject to their remaining unsold, at 34 cents a pound, f.o.b. New York, net cash in 10 days. We | guarantee this palm oil in every respect.

We also offer the following chemicals:

Soda ash, light 58%, | in bbls.,	3¢ a lb.
Sulphate of magnesia, in bbls.,	9¾¢ a lb.
Prime No. 1 | talc, in bags,	$31.50 a ton.

These prices are f.o.b. Philadelphia, 30 days net, or less 1 |[1] per cent for cash in 10 days.

Owing to government regulations we advise you to place your orders for at | least six months to come. We suggest that you wire at our expense if our offer of palm oil is | attractive. As we have only a small quantity on hand, the first orders will naturally receive priority.

Very truly yours [160]

casings on the sedans
five-passenger car
Mason equipment
Stevens equipment
on account of the shortage
closed-car models

The University Garage **2**
23 Commonwealth Avenue
Escanaba, Michigan

Gentlemen:

This will acknowledge receipt of your letter of December 14 with regard to the casings on the sedans and | the five-passenger car which you received.

We have been having a great deal of difficulty in securing the Mason | equipment for our cars. In fact, practically 90 per cent of the shipments for the past six weeks have gone | forward with the Stevens equipment. We are still in the same predicament. The only way that we were able to | make this shipment was to ship with Stevens Tires. We sent three cars yesterday which you ordered to be equipped |[1] with Mason Tires. This shipment was held ten days awaiting the tire equipment, but in the end we were forced | to use Stevens Tires.

You, no doubt, will be able to make the sale of these cars with the regular | Stevens equipment in a very short time on account of the shortage of closed-car models. We regret that we | were unable to make the shipment in accordance with your repeated request, but as we have already written, this was | absolutely impossible if shipments were to go forward at the time they did.

Very truly yours [196]

EXERCISE 69

Name ..... Date .....

Lawn Tennis Association
special design hatbands
as much publicity as possible
prominent place
on approval
we allow a discount

Mr. F. A. Fitzsimmons 1
45 Arch Avenue
Gloucester, Massachusetts

Dear Sir:

The officials of the United States National Lawn Tennis Association wish to extend the use of the special | design hatbands which we made for them last year, and have asked us to give the new bands as much | publicity as possible.

In accordance with this object we have mailed you today a card giving the price and the | necessary information together with a sample of the design. Will you kindly have this displayed in some prominent place in | order that your members may be informed concerning the band?

Will you permit us to send you a few dozen |[1] bands on approval and allow the club to sell them to the members during the season? You may return to | us any unsold portion at its close. On sales of five dozen or more we allow a discount of 12½ | per cent. We trust that you will be willing to coöperate with us.

Yours very truly [159]

expression of opinion
withheld an answer
give the clothes a thorough test
your product is very satisfactory
in excess of the order
pronounced improvement

Mr. Frank Taylor 2
91 Evans Street
Troy, New York

Dear Sir:

Mr. Melvin, some time ago, handed me a letter from you in which you desired an expression of | opinion from us in regard to your merchandise this season. We have withheld an answer until now, wishing to give | the clothes a thorough test. We do now candidly state that your product is very satisfactory and, at the price, | as good as anything we have in stock.

However, we have one grievance. When we place an order for | 148 suits and get 158 we frankly are not pleased. In fact, it has been a custom |[1] with us to return anything shipped in excess of the order. The spirit of kindness prompted us, in this instance, | to accept the extra number, but beware in the future, lest we look up a guidebook to ascertain if the | trains run both ways.

We congratulate you on the pronounced improvement in the general make-up of your clothing and | sincerely extend our best wishes for a continuance of your well-deserved success.

Very truly yours [176]

EXERCISE 70

Name ..... Date .....

choice of persons
clerical or stenographic
conducting research work
selecting applicants
previous experience
training of the applicant
definite work problem
records of creditable schools

Dr. Albert Kenyon
234 Harold Court
Mt. Vernon, New York

Dear Sir: 1

It is somewhat difficult to offer you any general counsel as to the choice of persons for clerical | or stenographic service. You doubtless are aware that a Canadian institute is conducting research work at Pittsburgh in the field | of salesmanship, and that various tests have been devised for the purpose of selecting applicants for clerical positions. Dr. Scott, | in particular, has proposed a number of psychological and other tests which were assumed to bear some relation to later | success in clerical duties.

I am inclined to feel that very little is to be hoped from the field of |[1] tests such as those suggested by these experiments. It seems to me that the best practice is to determine rather | carefully what the previous experience and training of the applicant have been, and then to give him some practical work | to do. It is much more satisfactory to set a definite work problem before an applicant than to endeavor to | base selection upon a test which has no immediate reference to the situation in hand.

It seems to me that | for persons who have been trained in clerical work, considerable dependence can be placed on records of creditable schools and |[2] on judgments of successful teachers.

Very truly yours [208]

specialty of printing
attractive catalogues
we guarantee
first-class work

Messrs. A. G. Dakin and Brothers 2
44 State Street
Harrisburg, Pennsylvania
Gentlemen:

We make a specialty of printing attractive catalogues for advertising. If you will send us one of your catalogues | we will quote prices.

We guarantee first-class work and prompt delivery.

Very truly yours [35]

purchasing by mail
Athletic Supplies
include free delivery
refunded without question

To the Athletic Instructor: 3

Purchasing by mail has become so popular and general as to make it advisable to afford | the schools and colleges every opportunity to benefit by the economies resulting from this practice.

We specialize in Athletic Supplies | and are taking the liberty of sending you a copy of our latest booklet. All prices quoted include free delivery | and prompt shipment.

You may make purchases with every assurance that the goods will be of the best material. Moreover, | your purchase money will be refunded without question if the goods should prove unsatisfactory.

No order is too small for | [1] us to fill and none large enough to overtax our facilities.

Yours truly [113]

EXERCISE 71

Name ..... Date .....

concurrent resolutions
one proposition
published in the newspapers
for the publication

Mr. H. J. Clark 1
563 Lexington Avenue
New York, N. Y.
Dear Sir:

Replying to your letter of yesterday, I am glad to say that there will be seven concurrent resolutions | and one proposition published in the newspapers this year. In New York the newspapers will receive about $400 | for the publication. All of the resolutions are small.

Very truly yours [52]

to apply on your July account
we have credited your check
credit for the discrepancies
shown on your August statement

Messrs. Langdon and Greenman 2
407 Chicago Avenue
Bay City, Michigan
Gentlemen:

We have received your remittance of $367.74 to apply on your July account. We | have credited your check for the above amount, together with discount due of $39.39, making a | total of $407.13. This leaves a balance of $214.31, according to the | figures shown on our July statement.

However, credit for the discrepancies brought to our attention some time ago has been | passed for $253.70. This credit, which will be shown on your August statement, will more than | [1] take care of the balance due on your July account.

We trust that there will be no further confusion in | your account.

Yours truly [124]

compelled to raise our prices
new advertising rates
advertising campaigns
National Constructor
accept contracts
figured at the old rate

Messrs. Fred D. Porter and Sons 3
669 Lexington Avenue
Providence, Rhode Island

Gentlemen:

Here 's a little balm!

You no doubt have been hearing the cry: "Owing to the increased cost of," | etc., "we shall be compelled to raise our prices," etc.

Well, this condition is true with us too, | and our new advertising rates will be higher, but it is our desire to meet you halfway.

A number of | firms have brought to our attention the fact that they have already planned next year's advertising campaigns, including space in | the "National Constructor," figured on present rates.

With the idea of coöperating in every way possible with our advertisers, we |[1] have decided to accept contracts figured at the old rate provided they reach us before January 31.

We believe | that we are doing the fair thing and that you may wish to take advantage of our old rate in | this way.

The last forms for our January number close on December 20.

Shall we suggest copy for you?

Yours very truly [162]

EXERCISE 72

Name..... Date.....

The Laundry Industry

The times have brought new and trying problems to women — problems that have multiplied the cares of housekeeping.

A scarcity | of help too has tended to increase domestic difficulties.

It has devolved upon the modern woman to be mistress of | many things. While acting as mother and business manager in the home she must also give ear nowadays to appeals | of the community for welfare work and social service.

To save time and meet the many demands made upon her, | the modern woman must simplify her household methods, and this she can do if she will avail herself of the |[1] help offered by the laundry industry.

It is this industry that sends every morning ten million business men to their | offices with spotless collars. Five thousand hospitals are dependent on it for their daily supplies of sterilized linen. From it | ten thousand hotels secure their acres of immaculate napery. By it a million workers are clothed three times a week | in aprons and coats of snowy white.

This industry, which for half a century has kept the business world "dressed | up," is ready to extend the benefits of its services to the homes and women of America and to assume |[2] for womankind the burden of the family washing.

It is well qualified for this mission. Old methods have been refined | and perfected to a degree that even the housewife herself cannot excel. The banishment of boiling and bleaching and their | replacement by the improved method of sousing and rinsing in water of velvety softness and suds of creamy white is | an example.

If you seek leisure for greater devotion to your children and increased participation in the bigger things of | life, could anything be simpler then packing your troubles in a laundry bag?

In your city are modern laundries. In |[3] these you will find men and women who are courteous, accommodating, and desirous of giving you that family-washing service | you have been waiting for.

Give your family bundle to the laundry and receive in return leisure for larger usefulness.

[340]

EXERCISE 73

Name ..... Date .....

Taking Dictation *

When you enter your employer's office, with notebook and pencil in hand to take dictation, you step into his thoughts | and into his work. You go to his office to assist him in putting forth his best efforts to further | the interests of the concern employing him. Consequently, you are expected to forget things outside, and you are expected to | be ready to take his every word, to wait for those words as long as he chooses to have you | wait, or to hasten through a letter he has ready to dictate on the instant.

In this as much as |[1] in anything else you do, you can aid the man you work for in accomplishing the most telling results.

Only | a superbeing is capable of superior work when surrounded by indifference. Most business men are not superbeings; therefore the man | whose secretary catches the spirit back of the dictated word and follows his mood is the man whose letters will | carry what can best be designated in the slangy though expressive term, "a punch."

When a man is dictating a | letter he is unconsciously vesting his secretary with the personality and identity of the one to whom the letter is |[2] written. If that secretary is inattentive he feels that the force of the letter is lost.

*From "The Efficient Secretary," by Ellen Lane Spencer. Frederick A. Stokes Company, New York.

A stenographer who takes | dictation in a mechanical way will never bring out the best there is in the dictator, though, as you know | if you have studied shorthand, it is quite possible for a stenographer to take down every word dictated, to transcribe | it properly, and yet not know after the letter is finished what it contains.

While in the private office of | your employer, forget your personality and the things that concern you. Shed them like an outer wrap on the threshold |[3] when he calls you to take dictation, and go in with an adaptability and pliability of mind that will enable | you to fall in with the mood of the man whose letters you take, that you may understand them better | and transcribe them more intelligently.

When he pauses for a word, keep your attention on him and do not begin | to look around the room or out of the window. Such little annoyances — more felt than noticed — detract from concentration | and are the small things that breed dissatisfaction with the worker.

When he is ready to go on, be ready |[4] to read back a paragraph or more so as to enable him to know at once how much of the | letter has been dictated.

Take your dictation in such a way that if your employer gets well along in the | letter and then wants to change something you can go back and do it without confusion or delay. [458]

EXERCISE 74

Name ..... Date .....

Worth System of Bookkeeping
thoroughly revised
modern in every respect
ideal office-practice system
day or night school
large or small classes
beginning or advanced
Practical Dictation

Mr. Charles Eastwood 1
28 Intervale Avenue
Ardmore, Pennsylvania

Dear Sir:

You will find inclosed a copy of our circular describing the "New Worth System of Bookkeeping." This system has been thoroughly revised and is modern in every respect. If you are looking for an ideal office-practice system | or a system that you can use outside of the office, we shall be pleased to furnish you with more | complete information.

The "New Worth System" will fill every requirement in day or night school, in large or small classes. | It is equally fascinating for beginning or advanced students.

We shall be pleased to send you also examination copies of |[1] "Practical Dictation" and "Modern Touch Typewriting." Inclosed you will find a return card for your convenience.

Yours truly [118]

high-school principals
commercial teachers
federal government
recruiting stenographers
copying on the typewriter
prescribed examination

To High-School Principals and Commercial Teachers: 2

You will be interested in the inclosed circular suggesting a service that you | may render the federal government in recruiting stenographers and typists.

The examination, requiring not more than an hour of actual | work, consists of dictation exercises at eighty and one hundred words a minute and two exercises in copying on the | typewriter. Pupils who are about to complete the high-school course in Shorthand 2 and Typewriting will therefore be fully | competent to pass the prescribed examination and should be urged to make application.

A copy of the application blank is |[1] inclosed.

Very truly yours [104]

when you require supplies
Cut Price Auto Supply Company
high-grade tires
general accessories
courteous and efficient service
in our neighborhood

Mr. Solomon Annapolsky 3
56 Brunswick Street
Denver, Colorado

Dear Sir:

Do you ever wonder, when you require supplies, accessories, etc. for your car, where your interest will | best be served? Why not make us a visit or telephone or write the next time you need supplies?

We | have taken over the business of the Cut Price Auto Supply Company, located at 587 May Street. We | shall carry in stock a complete supply of high-grade tires and general accessories, and our prices will be as | low as we can consistently make them. We shall try to furnish not only first-quality merchandise but also courteous |[1] and efficient service.

When you are in our neighborhood, drop in and look over our stock. The writer will be | very glad to meet you, and if you require anything he will see to it personally that your wants are | properly attended to.

Very truly yours [146]

EXERCISE 75

Name ..... Date .....

suddenly called upon
to face the perplexities
financial matters
conservative banker
safest counselor
unscrupulous promoters
safety of the principal
choosing investments

Miss Olga Abelson **1**
Anniston, Alabama
Dear Madam:

When a woman is suddenly called upon to face the perplexities of financial matters with which she is, | perhaps, unfamiliar, a conservative banker is her safest counselor.

There are many unscrupulous promoters, who, with enticing words or attractive | advertisements, are offering bonds, stock, mortgages, and investment ventures which are of questionable value and which should not be considered | without advice.

Your first consideration should be to place your money where the safety of the principal is assured. You | should also be able to exercise control over the principal; that is, to convert it, or at least a part |[1] of it, into cash with readiness, should occasion arise. Therefore, great care should be exercised in choosing investments.

If you | should want any information or advice regarding financial matters we would gladly give you the benefit of our knowledge and | experience whenever you care to consult us.

Yours very truly [150]

evening class in Accounting
is in excess of the number
considered advisable
effective teaching
you have been assigned
to visit the class

Mrs. Julia A. Dayton 2
Reading, Pennsylvania
Dear Madam:

The number of students in the Wednesday evening class in Accounting, of which you are a member, is | in excess of the number considered advisable by Hudson Institute for effective teaching in one group. We are therefore dividing | the class into two groups.

You have been assigned to the group which will meet in Room 815, with | Mr. Hamilton as instructor. The hours for the class remain the same — Wednesday, from 7 to 9 P.M.

If you | have a friend whom you would like to bring with you to visit the class next Wednesday, we shall be |[1] glad to have you do so.

Very truly yours [109]

please send us swatches
fancy overcoats
velvet collar
patch pockets
box back
present stock

The Princeton Clothing Company 3
84 Linden Street
Jersey City, New Jersey
Gentlemen:

Please send us swatches of what you have in fancy overcoats in Model No. 6, velvet collar, patch pockets, | box back, at $15, $20, and $22.50.

How is the overcoat situation? You remember that | we could not get fancy suits from you last spring. If overcoats are to be as scarce we want to | protect ourselves and buy at once what we think that we can use. Please inform us as to your present | stock.

Business has opened very well in overcoats. We hope to do a fine business with them when it gets | colder.[1]

When may we look for you with your spring line?

Very truly yours [114]

EXERCISE 76

Name ..... Date .....

claim against the state
advertising the concurrent resolution
Lawyers Advertising Company
file your affidavit

Mr. Howard Fisher 1
45 Hamilton Avenue
Fall River, Massachusetts
Dear Sir:

Do you want to sell your claim against the state for advertising the concurrent resolution and the propositions | for last year, and if so, at what figure? In the event that this claim is purchased by us, and | you receive the money now, what assurance will you give the Lawyers Advertising Company that the advertisement will be published, | and that on or about the last of October we shall be able to file your affidavit of publication with | the Secretary of State?

Yours respectfully [86]

fine trees on your estate
particularly interested
serious condition
make some suggestions
explain in detail
Tree Surgery Company

Mr. Frederick C. Coleman 2
543 Newton Street
Marshalltown, Iowa
Dear Mr. Coleman:

Recently I had the pleasure of inspecting the fine trees on your estate at Marshalltown.

I was | particularly interested in the linden directly west of the mansion. This tree is in a very serious condition, so serious | in fact that there is grave doubt whether it can be saved at all. I made a very careful study | of its condition and believe I can make some suggestions that may save it for you. I expect to be | in Marshalltown again within a week or so, and if it is your pleasure will explain in detail just what |[1] should be done.

There will be no charge for any service I may render, nor will it place you under | obligation to the Tree Surgery Company.

Very truly yours [129]

drop the sample
High Pressure Covering
bucket of water
let it dry out
springs a leak
easily removed
efficient as an insulator
withstand higher temperatures

Messrs. Smith, Davidson and Company **3**
58 Smithfield Street
New Orleans, Louisiana

Gentlemen:

Drop the sample of High Pressure Covering, sent you under another cover, into a bucket of water. Let it | stay there a day or two. Then remove it and let it dry out. You will find it just as | strong and in just as good condition as it was before.

Now the point is this: if a steam line | insulated with High Pressure Covering springs a leak, the section can be easily removed, dried, and replaced with very little | trouble and no loss in efficiency.

But the fact that High Pressure Covering is unaffected by moisture or steam is |[1] not its only distinguishing feature. It is from 10 per cent to 15 per cent more efficient as an insulator | and will withstand higher temperatures than other coverings. Besides, it is just as easy to apply and equally reasonable in | price.

Why not fill out and mail the inclosed card? Certainly the more information you can get on this subject | the better

Yours very truly [165]

EXERCISE 77

Name ..... Date .....

we have made it a rule
to confine our direct sales
wholesale grocery business
the manufacturer has no right
to go direct to the retailer
the retailer is a convenience
recognized position in the trade
in lots of five boxes and upwards

Mr. E. G. Gyer 1
Jefferson City, Missouri
Dear Sir:

We have your letter of September 17. We have made it a rule to confine our direct sales | to those doing an exclusively wholesale grocery business. The following is our reason for this course:

"The manufacturer has no | right to go direct to the retailer any more than he has a right to sell direct to the consumer. | The retailer is a convenience and a necessity for the consumer just as much as the jobber is a convenience | and necessity for the retailer. Each occupies a recognized position in the trade, consequently the interest of each must be | [1] protected, and we as manufacturers feel that we have no right whatsoever to go beyond the jobbing trade."

We put | the above paragraph in quotation marks because it is what we say to every retail merchant who writes us with | the view to buying direct.

We believe our position to be sound, not alone as to policy but as to | principle as well.

The inclosed price list will show you what our soaps will cost you in lots of five | boxes and upwards, freight prepaid to your railroad station, if bought through a wholesale grocer.

Yours very truly [198]

membership in the A. B. C.
congratulate you on the step
A. B. C. audits
tedious wrangling

Messrs. Manchester and Allison 2
35 Toledo Street
St. Louis, Missouri

Gentlemen:

We have just noticed the application of the "Evening Post" for membership in the A. B. C. and congratulate | you on the step.

While we do not pretend to confine our list to A. B. C. members, it is | true that in a great number of cases such membership has been sufficient to put a paper on our list | where, otherwise, the copy might have gone to a competitor. We are confident that space buyers are daily coming more | and more to look on the A. B. C. audits as a prerequisite to using a publication.

The mere fact |[1] that at one stroke an A. B. C. audit eliminates all the tedious wrangling over circulation is a boon that | papers cannot long afford to overlook.

Yours very truly [129]

inclosing a little folder
which explains briefly
stall floor that is always warm
comfort and safety of your cows
increase their productiveness
sign and mail the post card

Messrs. Smith and Baxter 3
1164 N. Broad Street
Philadelphia, Pennsylvania

Gentlemen:

We are inclosing a little folder which tells what Cork Bricks are and which explains briefly how they make | a stall floor that is always warm, dry, sanitary, and nonslippery — a floor that will last for years. You know | that floors of this kind will not only add to the comfort and safety of your cows but will increase | their productiveness also, thus bringing larger profits for you. Is it not to your advantage, then, to find out all | you can about Cork Brick?

After you have read the little folder, sign and mail the post card asking for |[1] the book "Better Stall Floors" and a free sample. If possible inquire of your dealer regarding Cork Brick.

Yours very truly [121]

EXERCISE 78

Name..... Date.....

Retail Trade Board
to discuss Christmas plans
printed for distribution
label to be pasted on Christmas gifts
request of the government
gummed paper 1

To the Members of the Retail Trade Board:

At the recent meeting held to discuss Christmas plans, it was voted | that the Retail Trade Board should have printed for distribution by member stores among their customers a label to be | pasted on Christmas gifts bought and shipped early in accordance with the request of the government.

We are submitting proof | copy of this label and can furnish you with as many as you desire. The label will be printed on | plain paper rather than on gummed paper, as many of the stores prefer not to handle gummed labels. The price |[1] of these labels will be $1.50 a thousand. We are prepared to send you immediately as many as | you want.

Very truly yours [125]

we acknowledge your letter
referring the matter
our representative
in your locality
within a reasonable time
write us again

Mr. Harry B. Rigby 2
223 Nyack Avenue
Pontiac, Michigan

Dear Sir:

We acknowledge your letter of February 25 and are referring the matter to our representative in your | locality. If you do not hear from him within a reasonable time please write us again.

Yours truly [38]

fastest-growing country
Republic of Panama
Central American countries
tremendous era of prosperity
extensive field
through the columns

Messrs. Grant and Spear 3
236 Worth Street
Key West, Florida

Gentlemen:

As you no doubt know, the fastest-growing country in the world is the Republic of Panama. The Central | American countries are enjoying a tremendous era of prosperity. All the better classes of the many nationalities represented there are | sending their children to the United States to take up a business course in our schools. This migration of school | children to the United States is so recent, however, that the people of Panama have not yet had time to | become acquainted with many of our best schools.

There is only one way to reach the English-speaking people of |[1] Panama, and that is through the columns of the "Panama Morning Gazette," the only all-English daily between the City | of Mexico and Cape Horn. All the Spanish-speaking people can be reached through the columns of the "Diario de | Christobel," the great Spanish afternoon daily in the same territory.

The rates of these papers are cheap in spite of | their extensive field, and the results of advertising will be sure and rapid. We inclose a rate card and shall | be glad to give you any further information you may desire in regard to this country. The one way to |[2] reach the people of Panama and Central America is through the columns of these two papers.

Very truly yours [219]

EXERCISE 79

Name ..... Date .....

Annual Fire Waste*

The total waste by fire in the United States every year is enormous. During the past ten years the average | loss has been $250,000,000 per year. This ten-year period includes the great fires of San | Francisco and Baltimore, so the average is somewhat above the ordinary annual loss.

In one year, according to the "New | York Journal of Commerce," the loss was $221,439,-350, not including losses from | prairie fires and marine losses by fire. This sum of money is too large for the imagination. The building of |[1] the Panama Canal required the labor of thousands of men for about ten years, yet the money required for this | work was only twice the amount of our annual fire loss. With this fund $2.50 could be put | into the pocket of each person in the United States. Suppose this sum were in the form of one-dollar | bills. These bills placed end to end, in rows of seven, would reach from San Francisco to New York City. | In other words, a footpath nearly two feet wide could be made of the bills across this continent. Such is |[2] the waste which fires, largely preventable, bring upon the nation every year.

* From "The Avoidance of Fires," by Arland D. Weeks. Copyright, D. C. Heath & Co. By special permission.

But these facts do not tell the full | story. There should really be added to this quarter of a billion dollars many millions more. The support of fire | departments is estimated to cost $100,000,000 a year, and the amount of money paid to fire-insurance | companies in the form of premiums exceeds by $141,000,000 the amount which the companies pay back | for fire losses. Hence we have $241,000,000 spent annually in fire prevention.

Nor do these figures |[3] include the economic loss represented by injuries and deaths. In the state of Illinois, in one year nearly 400 | people lost their lives through fire. In the United States 1500 people are killed and 5000 injured annually | as a result of fire.

Waste is to be avoided in all of its forms, and of all wastes that | of fire is one of the greatest and also the least excusable. Such waste should be prevented by every known | means. We have no right, through our carelessness, to deprive others of the use and enjoyment of property. Buildings should |[4] stand for many years, but fires annually consume one half the value of all new buildings.

The annual fire loss, | including the cost of protection, would support the public-school system of the United States for a year. [438]

EXERCISE 80

Name ..... Date .....

Getting the Inquiry *

The person sees an attractive advertisement in the newspaper or magazine. It offers something for nothing — a magazine on New | York real estate, in which he is already more or less interested. He says to himself: "I might as well | get that. It doesn't cost anything and puts me under no obligation." So he fills out the coupon and mails | it to the company.

As soon as his name is received at the office of the real-estate company it | is copied on a card and goes into an alphabetically and geographically arranged "prospect" file. The inquirer receives a form |[1] letter with his name and address filled in. This letter acknowledges the receipt of his request for the magazine, says | that it will be sent to him promptly, and briefly calls attention to the special real-estate propositions that the | company is handling.

The first number of the house organ arrives in due time and is read with interest by | the prospect. It contains several general real-estate articles and one or two selling articles which conclude with a coupon | order blank.

The prospect is interested, but, unless he is unusually susceptible, probably is not thoroughly convinced. Possibly it will |[2] take the reading of two, three, or a half-dozen issues of the house organ to convince the prospect that | he ought to buy the particular land that the company is selling.

* From "Pushing Your Business," by T. D. MacGregor. Bankers Publishing Co., N.Y.

The articles in the magazine bearing upon the | subdivision property describe it fully in such details as: location, railroad facilities, healthfulness of climate and surroundings, industries, population, statistics | of growth, schools, churches, stores, natural attractions of the vicinity, etc. The buying plan is very carefully explained, particular | emphasis being put upon the fact that the lots can be bought on the installment plan of a few dollars |[3] down and a few dollars a month. The reader is told very clearly and definitely what he must do to | buy a lot.

A time limit is a good thing in any real-estate offer. " For thirty days only," if | hammered into the minds of prospective buyers, will make them step lively if they are in the market at all | for what you are offering them. Placing a limit of time within which a certain thing must be done makes | it more likely that the thing will be done because it forces the mind to a decision. [397]

In case the |[4] inquirer is a resident of New York or lives within a few miles of the city so that he can | easily visit the property, different methods are pursued with him. The method is not so much to sell to him | direct by mail, but to induce him to make the trip to the property and see for himself just what | it is, and it is left for the company's representatives on the ground to close the sale if possible. Free | automobile rides or refunding of railroad fare are special inducements made to get people to visit the property. [498]

EXERCISE 81

Name _____ Date _____

do it just as well
just as easily
cost but little more to buy
no more to operate
profitable investment
Lambden Two-Row Cultivator
two rows can be cultivated
gauge wheel for every gang

Mr. Dennis Price 1
Cazenovia, New York
Dear Sir:

When an implement will do twice as much work as a smaller one, do it just as well | and just as easily, and cost but little more to buy and no more to operate, that implement is a | profitable investment, is it not? Such an implement is the Lambden Two-Row Cultivator.

With the Lambden two rows can | be cultivated in the same time and with the same amount of labor that is required to cultivate one with | a single-row cultivator.

The gauge wheels are what make the Two-Row do such good work and so much |[1] of it. There is a gauge wheel for every gang. These gauge wheels regulate the depth of cultivation perfectly, so | that the entire field, no matter how uneven, is worked uniformly. The gauge wheels are adjustable for any depth of | cultivation. They track in the direction in which the machine is moving, and the gangs shift much easier on the | gauge wheels than they do on the point of the shovel.

Because of these gauge wheels the Two-Row has | only two levers. There is no continual handling of levers to reset the gangs to suit unevenness or variation of |[2] the ground.

There are so many other good features about the Two-Row that we cannot begin to tell them | all in this letter. Our dealer, Mr. Henry Wilkes, 260 Main Street, Cazenovia, New York, will be glad to | give you detailed information about the Lambden Two-Row.

Yours truly [251]

Draft Report
will all go back into inventory
cast considerable discredit
warehouse notes
to dispose of these cars
before the notes mature
passage of the law
tax on automobiles

Mr. Jere Milliman 2
60 Arlington Street
St. Louis, Missouri

Dear Sir:

As you will see by the inclosed Draft Report of August 1, the situation in connection with the | Mid-City drafts looks very serious.

According to our reports, all drafts previous to May 1 have been taken up, | but the auditors who are now going over our books have informed us that unless all of the May shipments | are cleared before the tenth of this month, they will all go back into inventory. This would cast considerable discredit | upon our department.

Mr. Barnes is mailing you tonight a quantity of warehouse notes with instructions as to how to |[1] use them. It is our desire that you immediately take steps to get the cars in question placed on these | warehouse notes. You will see from Mr. Barnes's letter that we are willing to take ninety-day notes, even at | this late period. In this way ample opportunity is given to dispose of these cars before the notes mature.

Please | explain to the dealers that this concession is made for them so that they can keep their accounts in good | shape here at Detroit, and that it will assist them in getting this material into their inventory previous to the |[2] passage of the law now pending, which will raise the tax on automobiles from 3 per cent to 10 per | cent.

These warehouse notes, together with warehouse receipts, must be in Detroit not later than August 10. This is important.

Yours very truly [243]

EXERCISE 82

Name _____ Date _____

purchased an excess stock
recent manufacture
afford to carry any accounts
mention your second choice
first choice
supply is sure to be exhausted

Messrs. Downey and Gleason 1
292 Prospect Street
Erie, Pennsylvania

Gentlemen:

We believe you will be interested in the money we can save you.

We have just purchased an excess | stock of typewriter ribbons. These are of recent manufacture and are in perfect condition.

We are willing to sell them | at $2 a dozen for the wide ribbons, which come in $1\frac{1}{4}$-inch, $1\frac{3}{8}$- | inch, and $1\frac{1}{2}$-inch sizes; and $2.25 a dozen for the narrow ribbons, | which come in $\frac{7}{16}$-inch and $\frac{1}{2}$-inch sizes. In these narrow ribbons we can also furnish a |[1] $\frac{1}{2}$-inch automatic Overton ribbon.

The single-color ribbons are black, purple, blue, green, red, and brown. In the | two-color ribbons we can furnish purple-red, blue-red, and black-red.

Naturally we cannot afford to carry any | accounts on our books, and can give these reasonable prices only on a cash-with-order basis. However, if you | wish to test any of these ribbons we shall be pleased to send you a single ribbon, postpaid, for twenty-five | cents.

We suggest that you mention your second choice of color in case your first choice is sold out |[2] by the time your order is received.

An order blank and addressed envelope are inclosed. This ribbon supply is sure | to be exhausted soon. We therefore suggest that you get your order in at once to take advantage of the | present stock.

Yours very truly [245]

Chamber of Commerce
campaign to Americanize aliens
to teach them loyalty
respect for the flag
persons of foreign birth
foreign-born adults
well-being of our nation
principles and the ideals

Mr. J. L. Jeffry 2
113 Vista Avenue
Yonkers, New York

Dear Sir:

The Westchester County Chamber of Commerce has undertaken a campaign to Americanize aliens and to teach them loyalty | and respect for the flag.

There are 14,000,000 persons of foreign birth now living in the United States. A | large number are not citizens, and of these many are taking no steps to become citizens. Many have become naturalized, | but neither they nor their children fully grasp our principles.

We suggest that all boards of education in this county | not already trying to improve these conditions take immediate steps to meet them.

We think it wise and right that |[1] foreign-born adults should have a chance to learn "Americanism" either by special evening classes or in some other practical | way. Many of these people are at work during the day and have, in fact, been offered no real opportunity | to learn those fundamental ideas which are the most important to the safety and permanent well-being of our nation. |

All aliens living in this country who are here to stay and whose children attend schools should be encouraged to | speak and write our common language and to understand the principles and the ideals on which this great republic is |[2] based. Where funds are not available an appropriation to provide such opportunities in our schools might well be made a | part of the annual budget at the next school election.

Respectfully yours [232]

EXERCISE 83

Name ..... Date .....

work of a detail man
every minute you spend
building up your business
charges must be posted
watch your collections
Cash Register Credit File
one-writing system
does away with the blotter

Mr. J. A. Shaw 1
65 Lafayette Street
Madison, Wisconsin
Dear Sir:

What is your time worth?

Isn't it too valuable for you to do the work of a detail | man or bookkeeper? Every minute you spend on such work is taking time that you could more profitably use in | building up your business.

Yet your bookkeeping must be done. Your charges must be posted and kept up to date. | You must make out statements at the end of the month and watch your collections.

That is all true with | the present system. But think what it would be worth to you to have a system that would do away |[1] with your bookkeeping, give you the day's business at a glance, and let you go home on time and without | extra help.

The Cash Register Credit File will relieve you of the drudgery of detail work. It will make it | unnecessary to make out monthly statements. It furnishes a one-writing system and does away with the blotter, day book, | and the customers' ledger. It will give you time to attend to the big things in your business.

We thank | you for the courtesy shown to Mr. Fales of our office. He will call again. Let him explain our system |[2] to you in detail. Only a complete demonstration can convince you of its many advantages. This will put you under | no obligation.

Yours very truly [225]

I am going to be frank
I am heartily ashamed of the delays
spring purchases
to protect ourselves on merchandise
plans and calculations
volume of business

Dear Mr. White: 2

Your letter of July thirteenth has just been received. I am going to be frank in my | statement to you and tell you that I am heartily ashamed of the delays in the matter of paying the | Hamilton Company for our spring purchases. They have always been so fair with us that we feel all the more | keenly the obligation to be absolutely fair with them.

In our endeavor to protect ourselves on merchandise of all kinds | for eighteen months past, we have probably ventured farther than we should have. A few weeks ago we increased the |[1] capital stock of our store by $15,000. We should make a tidy sum of money this year, and | unless all plans and calculations go wrong I am sure we shall be in wonderful shape by January first.

The | volume of business up to June 8 was $20,000 more than for the same period of time last | year. Practically every week it is running ahead of last year's sales. We have borrowed about all the money at | two banks that we can

I am going to do my best to send the Hamilton Company some money every |[2] week, even though the amount is not large.

Ed was away on a fishing trip from the tenth to the | thirteenth. He is looking sunburned and happy. I sincerely hope you and your family are in good health. Please convey | to all of them my kindest regards.

Sincerely yours [249]

EXERCISE 84

Name ..... Date .....

typewriter and multigraph
specimen of work
after using Rejuvenator
introduce these devices

Messrs. Colby and Black 1
408 Dove Street
Portland, Oregon
Gentlemen:

Do you know that there is a way to make your typewriter and multigraph ribbons last twice as long | as they do now?

Figure what that would amount to in a year. Do you want to turn present waste | into money?

The inclosed copies of letters we have received show what we have done for others. The specimen of work done before and after using Rejuvenator shows plainly the results which are obtained.

Both the large and the small | devices are made of solid brass, nickel-plated, are simple in construction, and will last a lifetime. They are easy |[1] to operate; any person can revive or renew a dim or dry ribbon in less than two minutes without soiling | the fingers.

The regular price of the small device, with a 50-cent bottle of Rejuvenator (enough for 50 typewriter | ribbons), is $3.50; the larger one, with a $2 bottle of Rejuvenator (enough for 25 | multigraph ribbons), is $15.

In order to introduce these devices in your school, so that you and your pupils | may become thoroughly acquainted with what they accomplish, we will make you a special price of $10 for both. |[2]

Try them for ten days, and if you do not find them satisfactory in every way, return them to us | and get your money back.

Yours truly [227]

trade investigation
powerful advertising campaign
chemical preparation
will permanently stop leaks
in all kinds of heating systems
skilled plumber or fitter
apprentice or helper
by pouring a can of Leakproof

Messrs. Fels and Fels 2
101 First Street
Grand Rapids, Michigan

Gentlemen:

I have before me the report on a trade investigation we have just completed, which discloses a rich new | market — the plumbers' supply field.

You are interested, of course, and so are we — so much interested that we are | about to launch a powerful advertising campaign. I am convinced that there is a big market here for both you | and us. In Plumbers' Leakproof we have the product that is going to take the market by storm.

Our investigations | show that the plumbing trade feels the need of a chemical preparation that will permanently stop leaks in all kinds |[1] of heating systems — a preparation that will find and repair such leaks in a few minutes' time, at a small | labor cost.

Leakproof fills this need exactly. It makes a skilled plumber or fitter out of an apprentice or helper, | for any boy can do a workmanlike leak-repair job in a few minutes merely by pouring a can of | Leakproof into the system.

We are going to bring these facts to the attention of the entire plumbing trade through | a series of big-space advertisements in the trade periodicals that your customers read.

I am convinced that there are |[2] big things ahead for both of us in Leakproof, and I believe you will want to be among the first | to take advantage of the situation.

Shall we lay our plan before you in full?

Very truly yours [238]

EXERCISE 85

Name ..... Date .....

Examination of a Fire-Insurance Company *

An insurance company is a creation of the state. It is granted a charter because the incorporators have met certain | conditions set forth in the law. After it has completed its organization and been examined by the department of insurance | to determine if it has the statutory amount of capital and surplus and its funds are held in cash or | invested as required by law, that its incorporators are men of business integrity and financial standing and they understand the | obligations imposed upon them by law, and that the company has complied with the requirements of law, it is granted |[1] permission to transact business for the period of one year. If it is solvent at the close of the year, | and its business methods are good, its license is renewed for another year. This procedure is kept up year after | year.

In renewing its license the state indirectly puts its stamp of approval upon its business methods and its ability | to carry out its contracts. The right, therefore, of the state to take any ordinary means at its commands to | determine the correctness of its position is without doubt a reasonable and just one to assume. One of the expedients |[2] which the state uses toward this end is to make periodical examinations of the affairs of the company. Its right | to do so is beyond question, and it would not be fulfilling its duty to the citizens of the state | without taking this necessary step to safeguard their interest.

* From "Fire Insurance," by Edward A. Ketcham, Madison, Wisconsin.

Formerly the solvency of the company was the main thing which | the examination sought to disclose, but more lately the general business policy of the company has been a very important | subject for investigation. It has been claimed by some that the examinations of insurance companies are made too frequently and |[3] that their cost is excessive. Frequency of examinations is necessary, as the fluctuation of assets among the companies — in the | fire-insurance business, at least — is so great within the period of even a single year that the past financial | standing of a company is no criterion for its solvency in the future. Formerly the expense of an examination was | much greater than at present. A few years ago it was not unusual for examiners to be paid a high | daily wage in addition to their hotel and other necessary expenses. Today nearly all the insurance departments pay their examiners |[4] a regular salary out of the general funds in the state treasury, and the insurance companies are required to bear | only the nominal sum of the railway, hotel, and other expenses of the examiner. Under these conditions it costs less | to have an examination made of the affairs of an insurance company by a state department than to hire paid | auditors from some one of our more important accounting firms. The examination, however, should supplement the latter, as a thorough | checking up by public accountants means an additional safeguard. [489]

EXERCISE 86

Name ..... Date .....

The Trade Acceptance

A nation-wide campaign for the general adoption of the trade acceptance in financing current merchandise transactions is in progress.

The trade acceptance is primarily a two-party draft differing, however, from the ordinary draft in the following particulars:

1. It originates in a transaction for the purchase of goods only; the ordinary draft may arise from various forms of transactions, usually, however, in the collection of a debt the occasion for which has ceased to exist.

2. It shows a definite date of maturity, expressed, for example, "On April 15, 19—, pay" etc., or "Ninety days after date,[1] pay," etc.; the draft is usually made payable at sight or at a certain period of time after sight, the maturity depending on the date of acceptance.

3. It bears evidence on its face that the obligation arises out of a purchase of goods, such evidence being expressed somewhat as follows: "The obligation of the acceptor hereof arises out of the purchase of goods from the drawer." The draft, on the other hand, requires no such statement, since its use is not restricted to any particular purpose.

Some of the important advantages claimed for the trade acceptance are the[2] following:

a. It enables the buyer to strengthen his credit, since he provides for the payment of each purchase of | goods by the time the goods are turned over. By establishing a "pay as you go" policy the buyer develops | a habit of buying more carefully, and this avoids the danger of overstocking, which often leads to financial difficulty.

b. | It relieves the seller from the burden of financing his customers, which he does when he is obliged to extend | long terms of credit on open-book accounts. He can also use trade acceptances to secure additional working capital, since |[3] banks will discount more readily two-name paper, in which the primary liability exists with the purchaser of goods, who, | in the turnover, obtains the funds necessary to meet the obligation at maturity. After the seller has the buyer's acceptance | the transaction is closed, and proof of the correctness of any part of the transaction rests with the buyer.

b. | The trade acceptance places commercial credit on a sounder basis, since it rests on an actual merchandise transaction. It also | utilizes the commercial credit that is not available when such commercial credit is represented by open-book accounts. It lowers |[4] borrowing rates of interest because Federal Reserve banks offer preferential rediscount rates for this class of negotiable paper. [418]

EXERCISE 87

Name ..... Date .....

city manufacturers
sending packages to our retail
caused considerable confusion
mark all packages consigned
easily divide the packages

Messrs. John Lowry and Company **1**
75 Claremont Avenue
New Britain, Connecticut
Gentlemen:

We find that some of our city manufacturers are sending packages to our retail department without marking them in | such a way as to indicate the sender of the package or the section to which it is consigned. Since | this practice has caused considerable confusion in our receiving room, we ask that you please mark all packages consigned to | us with the retail section for which they were ordered and with your own name.

If you are sending merchandise | to apply on more than one invoice, it would be a great assistance to us if you would send the | [1] various consignments in such a manner that we can easily divide the packages in accordance with the bills. This will | enable us to turn a certain number of packages, together with the invoice applying on them, over to two checkers | and to leave the remainder of the merchandise for another set of checkers so that they may check against the | other bill.

Be very careful to place our order number on your invoice, as this also is essential.

Yours very truly [181]

America's Challenge
exhibition of this picture
personally addressed letters
plan of community publicity
city officials
large attendance

Mr. Frank K. Sturgis 2
35 Piedmont Street
Rutland, Vermont

Dear Sir:

We understand that you are showing "America's Challenge." Anticipating the exhibition of this picture, we have sent personally | addressed letters to schools, churches, clubs, and the like, bespeaking their coöperation.

It is our intention to follow this plan | of community publicity with all bookings of our pictures. We have also written the mayor of your city asking if | he with other city officials will not be present, and we suggest your sending him a personal invitation.

We trust | that you may have a large attendance and that the exhibition of the picture may in every way meet your |[1] desires.

Very truly yours [104]

apologize for delay
referring to our records
replaced in stock
state the size
color and style
duplicate your order

Mr. Madison Cameron 3
23 Norfolk Street
Savannah, Georgia

Dear Sir:

We have your letter of the twentieth of this month and apologize for delay in acknowledging the receipt | of your communication of June 12.

We find upon referring to our records that the collars in question went forward | on the twelfth of June to the Hotel Imperial and were returned to us marked "don't want." They were therefore | replaced in stock, and a credit for the amount was entered on your account. As we are unable to ascertain | the particular style of collars you desire, we ask you to give us a description of them. Please state the |[1] size, color, and style, and we will gladly duplicate your order, if possible.

May we have an early opportunity of | serving you?

Very truly yours [125]

EXERCISE 88

Name ..... Date .....

interest in you as a client
treatment we gave your trees
properly treated
immunity from serious trouble
constant vigilance
expert attention
from an æsthetic standpoint
ancient spreading oak
stately elms
heirlooms of time

Mr. Franklin E. Pierce 1
680 S. Main Street
Newark, New Jersey
Dear Mr. Pierce:

Our interest in you as a client does not end with the treatment we gave your trees. | We want you to get complete satisfaction. We should therefore like to have one of our representatives look over the | work which we did for you and consult with you regarding the welfare of your trees.

At the time our | service was rendered, the trees which we worked on were properly treated. However, immunity from serious trouble can be purchased | only at the price of constant vigilance. Trees, like teeth, should be examined at least once a year. A certain |[1] amount of expert attention is occasionally necessary to keep them in perfect condition. From an æsthetic standpoint these trees are | of inestimable worth to you and to the community. The ancient spreading oak and the stately elms are heirlooms of | time. Years alone can replace them.

May we not send a competent representative to make a careful inspection of your | trees? All we desire is to have your permission. Simply mail the inclosed inspection card. This will put you under | no obligation.

Very truly yours [185]

safe-deposit vaults
storage vault
bulky articles of value
left in an unoccupied house

Mr. David Montague 2
290 South Lake Street
Albany, New York

Dear Sir:

In addition to our safe-deposit vaults we have a large storage vault in which we store for | any length of time, at moderate rates, bulky articles of value, such as trunks and household silver.

The charges in | this department, although reasonable, cover not only storage but also insurance against loss.

Should your family be leaving the city | at any time you would find our vaults a desirable place for the safekeeping of your silverware and such other | articles as are too valuable to be left in an unoccupied house.

Very truly yours [95]

Beaver Lake Sash Cord
standard specified
long-staple cotton yarn
firmly braided
smooth, even finish
long wear over pulleys
every foot of the cord
protection against substitutes

Mr. Contractor: 3

We want you to know more about Beaver Lake Sash Cord, the standard specified and used by the | United States government.

It is manufactured of long-staple cotton yarn, firmly braided, and has the smooth, even finish necessary | to give long wear over pulleys. A trial will convince you that it is superior in quality to all other | cords.

So that you may know it upon sight, the name "Beaver Lake" is printed on every foot of the | cord itself, as is shown by the inclosed sample. Be sure to look for this mark of identification, which is | [1] your protection against substitutes.

If your dealer does not carry Beaver Lake Cord in stock, write us.

Yours very truly [120]

EXERCISE 89

Name ..... Date .....

The Pasteurization of Milk *

As the homes of individuals became more and more congested on account of the increase in population, it grew to | be increasingly difficult for the individual to select the food which he ate. He therefore came to depend more and | more upon the judgment of other people who had either used similar food before or else knew how it was | produced. The substitution of the judgment of others for his own personal inspection of food naturally developed into a certain | sort of communal or public control of foods. This centralized control, which was usually at first vested in some private |[1] organization, was later taken over by the government which obtained in the town or city. Thus we have the Boards | of Food Control, which are now usually centered in the Health Departments. . . .

Among the articles of food which have perhaps | received the largest share of attention, we find milk. This attention has been deserved on account of the almost universal | use of milk and also on account of the fact that it becomes easily infected with dangerous bacteria.

*From "The Pasteurization of Milk," by Charles H. Kilbourne. Copyright, John Wiley & Sons, Inc.

The application | of heat to perishable foods in order to preserve them from decay has probably been practiced since the discovery of |[2] fire. The earliest record of the application of heat to food in a scientific way was in 1872, | when Scheele, the well-known Swedish chemist, discovered that vinegar could be preserved against spoiling by heating it. . . . No scientific | explanation of the reason why the heating process preserves foods appeared until 1860 to 1870, when Pasteur, in | his studies as to the causes for the deterioration which took place in wines and beers, discovered that there were | certain forms of life previously unknown whose unchecked growth gave to liquor its bad flavors etc. These were termed |[3] by Pasteur "diseases." He discovered that by heating beer and wine to a temperature of 158 degrees to | 176 degrees F., and holding the fluids at these temperatures for a period of time, the "disease germs," | as he called them, were destroyed and the flavor of the liquor was improved, the loss by spoiling being at | the same time prevented. [364]

EXERCISE 90

Name _____ Date _____

THE PASTEURIZATION OF MILK (*Continued*)

It was soon brought to the attention of milk dealers that milk which was old and liable to become a | commercial loss on account of souring could be saved if it were heated, and that the fermentation due to the | growth of the enormous numbers of bacteria in milk could thus be checked. Milk which had been handled in an | unclean manner, or which had been badly cooled by insufficient icing, or which it became necessary to hold for a | long time before sale, could still be made marketable by rapidly heating and cooling it. . . .

On account of the questionable |[1] motives which actuated dealers in adopting this method of milk treatment, as well as the faulty methods employed, health authorities, | as a rule, at first looked upon the pasteurization of milk with disfavor. It was considered that the process was | a makeshift and simply used as a means of covering up bad practices in the production and handling of milk. | Instead of encouraging the pasteurization of milk, or even ignoring it, health authorities rather took steps to discourage its practice. | The desire to secure a safe milk supply for the public took form in strenuous efforts to clean up the |[2] sources from which the milk was secured, to secure proper refrigeration and to assure clean handling. The cry was for | clean milk as produced from the dairies, and the process of pasteurization was frowned upon.

In New York and other | cities commendable progress was made in the effort to secure a clean, safe raw milk, and the improvement made in | the conditions under which milk is handled, particularly in receiving stations and creameries, can hardly be appreciated by those who | were unfamiliar with conditions before the campaign for clean milk was inaugurated. Dairy conditions have also been greatly improved and |[3] the dairymen themselves repeatedly say that they would not for any consideration go back to old conditions. All efforts made | to advance the production of clean milk should be continued with unabated vigor. It soon became apparent, however, that the | securing for a large city of a raw-milk supply which could be guaranteed to be reasonably clean and safe | was practically impossible. . . .

Public-health administrators were at length led to the conclusion that the pasteurization of milk was the | only practical means of securing a supply which would be reasonably safeguarded against dangerous infection. By many persons it was |[4] considered to be a makeshift, and it is still so regarded by some authorities, it being held by them that | its employment should only be continued until a clean, safe raw supply can be secured. Others, and by far the | majority of authorities, are, however, convinced that pasteurization will always be a necessity, and that even the best of raw | milk should be provided with the additional safeguard which will be secured by pasteurization. [474]

EXERCISE 91

Name ..... Date .....

cheaply constructed spark plugs
agencies have complaints
ignition troubles
length of service
loosely assembled
facilitate inspection
to try out exhaustively
heavy-duty plugs

Messrs. Gibson and Morgan 1
338 Jamaica Avenue
Brooklyn, New York

Gentlemen:

Some manufacturers put very ordinary, cheaply constructed spark plugs into perfectly good cylinders and then wonder that the agencies | have complaints about ignition troubles.

The worth of a plug is measured by its length of service to the car | owner.

A Samson plug has been mailed to you. It is loosely assembled to facilitate inspection. Poke into it with | an analytical mind; then tell us on the inclosed blank to send you a complimentary set of 4, 6, 8, | 12, or even 16 plugs to try out exhaustively in your engines. Make the test as severe as you please; |[1] go as far as you like with rough or brutal treatment. That 's why we build them so sturdily. They are | heavy-duty plugs.

When they have survived this ordeal ask us for prices in the largest quantities you can use, | so we can hit bedrock with the first shot. This will save a lot of time-consuming letter writing.

How | many shall we send you in the trial set?

Very truly yours [172]

conditions without precedent
markets for labor
manufactured goods
period of transition
consumer and producer
downward trend of prices
prices prevailing at the time
element of speculation

The H. E. van Zelm Company 2
429 McCall Street
St. Paul, Minnesota

Gentlemen:

The new year opens with the country facing conditions without precedent. The markets for labor, raw material, and manufactured | goods are passing through a period of transition.

We believe that the interests of consumer and producer will be best | conserved if customers place advance orders at this time in accordance with their reasonable requirements for the fall trade. The merchant who has a well-selected stock when that business opens will reap the benefit of his foresight.

In order | that buyers may be free from risk against any possible downward trend of prices on our merchandise, we shall book |[1] advance business until further notice, under the following guaranty:

Should our prices be reduced we agree to bill goods at | prices prevailing at the time goods are shipped.

Should our prices advance we shall invoice goods at the prices stipulated | at the time the order was given.

In the event of any downward revision in price we shall at once | notify you so that you may know at what price your goods will be invoiced.

Our assumption of this risk | relieves you from any possible element of speculation. We invite correspondence at any time regarding business conditions in our field |[2] and assure you of our full coöperation.

Very truly yours [210]

EXERCISE 92

Name ..... Date .....

more careful thought
pleased with the information
favorable impression
State Shoe Dealers Convention

Mr. R. F. Snow 1
128 Illinois Street
Dayton, Ohio
Dear Mr. Snow:

Your letter of April 30 was received. I am very glad to know that we were able | to help you along by having Mr. Wilson and Mr. Austin meet you at Fort Wayne. As a matter of | fact, if I had given the matter more careful thought, I am sure I should have gone to Fort Wayne | myself.

I was greatly pleased with the information brought me by Ed, and also with the very favorable impression that | Mr. Austin got of your merchandise. He speaks of it as "a revelation" to him.

You may rest assured that | [1] if Mr. Kinney asks me about your firm I shall be glad to tell him much that will be to | your advantage. As a matter of fact, a few days ago I met Kinney at the Clayton Hotel in Indianapolis, | at a meeting of the State Shoe Dealers Convention. At that time, as he was talking to me about clothing, | I mentioned your goods to him.

I hope that you had a very profitable trip. My regards to you and | your family.

Sincerely yours [184]

striking success
management of all theaters
extension of the play dates
close bookings of other theaters
Anna Shaw in "Virtue"
extra play dates

Mr. Thomas B. Spry 2
66 Monroe Street
Piedmont, Pennsylvania

Dear Sir:

The striking success of the last Dan Leroy production and of the first Anna Shaw offering makes it | necessary to send a timely warning to the management of all theaters which possess a contract for either of these | stars.

Almost every theater which presented Dan Leroy in "Soldiering" requested, at the last minute, that an extension of the | play dates be given in order that full returns might be gathered.

In a few cases we found it possible | to allow the theaters to hold the picture for the extra days, but in the great majority of cases the |[1] close bookings of other theaters made this impossible.

This same condition is presenting itself to the exhibitors who are showing | Anna Shaw in "Virtue." In fairness to all we suggest that each exhibitor prepare now to arrange for the extra | play dates that he will surely want later, both for "Virtue" and for the new Dan Leroy Comedy "Keeping Well," | which will soon be announced.

Take warning! Don't be caught a second time. Such attractions as those above mentioned mean | extraordinary crowds. Your usual run is not long enough for you to get the full returns in patronage. Speak for |[2] your extended dates now; later they may not be available.

Yours truly [212]

EXERCISE 93

Name ..... Date .....

figure the net amount
sure of his result
Madison Calculating Machine
Madison Visible Check
figure percentages
check your incoming invoices

The A. B. Wilson Company 1
200 Devonshire Street
Walla Walla, Washington
Gentlemen:

Suppose you had a gross invoice of $293.76, less 30, 17½, | and 5 per cent discount. Could any one of your present office force figure the net amount and be sure | of his result in three seconds?

He could on the Madison Calculating Machine. And he would know that he was | right the first time. The Madison Visible Check would guarantee that for him.

Besides, he can also figure percentages, payrolls, | costs, estimates, extensions, check your incoming invoices, and, in fact, figure every possible item in your business — yes, do the |[1] work of three or four clerks who rely on paper-and-pencil methods.

It can all be done by your | present office help, all of whom can learn to apply the Madison to your work in a few minutes. That | statement the Madison is fully prepared to prove.

The return of the inclosed card puts you under no obligation. It | simply invites the presentation of some Madison facts that may prove invaluable to you. It is worth trying.

Yours very truly [181]

several years of experience
deplorable lack of organization
foreign-language press
advertising agencies
planning campaigns
extra expense of translation
distribution of plates
unexploited field

The Clarke Company 2
16 Dexter Road
Worcester, Massachusetts

Gentlemen:

Realizing keenly from several years of experience the deplorable lack of organization in the foreign-language press, we have | established for the benefit of advertisers and advertising agencies the United States Foreign-Language Service.

We are officially authorized to | represent every foreign language newspaper in America. Our function will be that of special agency covering the field.

The advantage | to you will be threefold:

(1) The United States Foreign-Language Service will be able to supply you material and | information for planning campaigns, together with valuable counsel as to the likes, prejudices, and buying habits of the various groups. |[1]

(2) The United States Foreign-Language Service will readily relieve you of the details, extra expense of translation, insertion, distribution | of plates, checking and paying the several foreign-language publications.

(3) The United States Foreign-Language Service guarantees you the | lowest rates in every foreign-language paper.

If you are planning any campaign for the near future, may we have | an opportunity to demonstrate our value to you as an entering wedge into this practically unexploited field?

Very truly yours [180]

EXERCISE 94

Name ..... Date .....

rather intimately
with no digressions
sticks to the main principles
attempting abstruse discussions
avoids technical language
expressed clearly and simply
frequent illustrative anecdote
psychology of the subject

Mr. Charles Fisher 1
20 Dewey Avenue
San Diego, California
Dear Sir:

It is a pleasure to send you, as we do under separate cover, a copy of "The Essentials | of Public Speaking" by Professor Nuckly of St. Paul. The book is one of more than passing interest for teacher | and for student.

The student will welcome a book that is addressed to him rather intimately, that confines itself to | public speaking with no digressions into other neighboring fields, that sticks to the main principles and refrains from attempting abstruse | discussions of advanced topics, that avoids technical language and is expressed clearly and simply with frequent illustrative anecdote.

The teacher |[1] will note the skilled care given to the psychology of the subject, the full explanation and discussion of the chief | topics and the careful avoidance of all others, the excellent and abundant exercises, and the general emphasis on practice without | neglect of theory; in a word, he will like the wholly modern character of the book.

We trust that we | have acquired merit in your sight by publishing Professor Nuckly's work; can you not do likewise in the sight of | your classes by prescribing it for their use?

Very truly yours [191]

where we have to spell
ordinary abbreviations
we make no charge
satisfactory explanation

Mr. Benjamin Adler 2
67 Cedar Street
Bay City, Michigan
Dear Sir:

On addresses where we have to spell out "East," "West," "Street," "Avenue," "Company," or the name of any | state, we charge one eighth of a cent extra for each word. Where we use ordinary abbreviations for these words | we make no charge.

We hope that this is a satisfactory explanation of the question contained in your letter of | November seventeenth.

Very truly yours [65]

Industrial Commission
brings the subject
every manufacturer
training room
semi-skilled and unskilled
skilled workers

Mr. Amos Wells 3
78 Union Street
Hannibal, Missouri
Dear Sir:

As you were interested in our first report to Mr. Samuel Davidson, Chairman of the United States Industrial | Commission, you will, I am sure, be interested in the report which I am sending to you today. This new | report brings the subject of industrial training in this country up to date.

If you will turn to page 20 | you will be interested to see that a year ago France required every manufacturer employing 300 persons or more | to put in his factory such a training room as our Section advises for the upgrading of semi-skilled and |[1] unskilled employees. Even if a firm had plenty of skilled workers the requirements still held.

Very truly yours [118]

EXERCISE 95

Name ..... Date .....

Oil Lubrication

Away back—thousands of years ago—primitive man got his fire by rubbing wood against wood. Metal rubbing against metal | promptly generates heat. If it is done fast enough the metal parts will melt. Yet machinery demands that metal move | against metal. So engineers first tried cooling by water; then they discovered the value of oil lubrication.

Lubrication of the | right sort is remarkably effective because the metal parts never come in contact with each other. Under a powerful microscope | lubricating oil between two friction surfaces has the appearance of millions of tiny balls rolling between. Thus the two surfaces |[1] are prevented from actual contact and therefore do not wear out. Excessive pressure or heat will destroy these tiny balls; | the surfaces will rub together and destroy each other.

If dirt and grit, and iron wearings from the machine, are | permitted to circulate with the lubricating oil to any great extent, these foreign particles will be crushed and ground between | the two surfaces and cause wear, even though the tiny balls are not destroyed.

A motor running at 900 | revolutions a minute with a stroke of $5\frac{3}{4}$ inches stops and starts 30 times a second, 1800 |[2] times a minute, 108,000 times an hour, 1,080,000 times a day, and travels 96 | miles a day; or in a year has stopped and started 97,200,000 times and | traveled a distance of 8820 miles — 984 miles more than the diameter of the | earth at the equator. This has been accomplished in a space of $5\frac{3}{4}$ inches, and the piston has | reversed its action in each stroke. Care must be taken in lubricating to make this possible, and extreme care should |[3] be taken that everything about the motor is kept tight. [310]

EXERCISE 96

Name ..... Date .....

Injecting Personality into an Organization *

Industrial organization has outgrown the one-man stage. Business is too big, interests are too varied, one man cannot do | or give enough to contain a whole business in himself. The corporation — which signifies the resources, the brains, the work | of many men merged for one purpose — is now the business unit. When many men combine, their individual personalities disappear. | The result is an impersonal body.

But just as personality is the vital spark in the man, so it is | the active force in a business — impersonality implies weakness. Therefore the problem of the business man of today is to |[1] give a personality to the great impersonal corporation of which he is chief.

Personality implies something human. The only source | from which a business can draw a personality is the human element in it, the men who are carrying on | its activities. The men in an industrial organization must make the business a part of themselves and themselves an organic | part of the business; they must put into their work their own personalities.

* "Personality in Business," by Clarence M. Woolley. The System Company.

Then the business will acquire a personality. | This, then, is the problem of the corporation chief: to make men feel that they are not simply cogs of |[2] a great machine, their acts geared to the ponderous activity of the whole; to make men realize that they have | responsibilities, not only as business getters and money makers but toward the public and toward their business associates — that their | every act is adjudged; to bring men to respect their profession not alone as a means for acquiring wealth but | as a life work and the work itself as its own reward.

If men with these commercial ideals could be | put behind the guns of a business, that business would become a human active force — a personality.

How can these |[3] ideals be instilled into a working force?

It can be done, first, by a careful selection of men; second, by | arousing within the organization a spirit of coöperation; third, by so placing men and arranging their work that the tendency | to become narrow through specialization will be avoided.

First, the man should be selected when young, so that he can | be molded in this atmosphere before his ideas become fixed; second, he must be a man with a capacity for | enjoying work for its own sake; third, he should possess to a marked degree that quality not usually deemed requisite |[4] for a business career — constructive imagination; fourth, he should be tactful — which is another word for unselfish. [417]

EXERCISE 97

Name ..... Date .....

informing us of complaints
burning out of bearing
worm of the rear axle
serial numbers
trucks of an early model
rear bearing cap
rear of the worm housing
there is a notch inside

Messrs. Franklin and Cuyler **1**
54 Liberty Street
Cincinnati, Ohio

Gentlemen:

We have received your letter of the nineteenth informing us of complaints which you have had from truck owners | about the burning out of bearing on the worm of the rear axle. You did not mention the serial numbers | of the trucks. We infer that you have reference to trucks of an early model. No doubt the trouble can | be traced to the axle drive worm of the rear bearing cap, part No. 20031.

If you | will examine one of these caps on the rear of the worm housing, you will find that there is a |[1] notch inside at the bottom. These notches should come opposite two holes in the housing proper, when applied to the | rear.

Until a few months ago these housing caps were so arranged that if placed on the housing with the | notches at the top, the rear worm bearing would not get any lubrication; in other words, the notches would come | to the top of the housing where no holes are drilled to lubricate the bearing. We are now placing a | dowell pin on all of the caps to permit the cap, part No. 20031, to be installed |[2] in one position only.

Yours truly [206]

series of lectures **explanation of card systems**
exclusively for women **routing of correspondence**
Office Procedure **capacity of our lecture room**

Mrs. C. E. Atherton **2**
84 Sheridan Avenue
Chicago, Illinois
Dear Madam:

Homer Institute has pleasure in announcing a series of lectures exclusively for women. The subjects and the dates | follow:

Office Procedure: Filing, indexing, explanation of card systems, use of ordinary office appliances. June 5, at 6.05

Correspondence: | Handling and routing of correspondence, follow-up systems, use of tickler file. June 7, at 6.05

The Relation of | the Individual to the Organization: How to increase individual production. June 12, at 6.05

As the capacity of our | lecture room is limited, we must ask you to inform us exactly how many seats you wish reserved. A card |[1] is inclosed for your convenience.

I am also inclosing a card of announcement which we should be glad to have | you give to any of your friends who are interested.

Attendance at the opening lecture will put you under no | obligation.

Very truly [143]

Secretary of State **Borough of the Bronx**
asking my legal opinion **General Laws**

Messrs. G. W. Davenport and Company **3**
42 Division Street
Albany, New York
Gentlemen:

I am inclosing a copy of a letter from the Secretary of State, asking my legal opinion as to | whether or not the Borough of the Bronx is now the County of the Bronx under Chapter 546 | of the General Laws, and also a copy of my opinion, which I have forwarded today to the Secretary of | State.

Very truly yours [64]

EXERCISE 98

Name ..... Date .....

telegraphed as follows
preferred discount
double surfacers
margin of profit
same style and pattern
double-row ball bearings
high-speed ball-bearing planer
price competition

Messrs. William H. Mason and Company 1
Holland, Michigan
Gentlemen:

In reply to your wire received this morning we telegraphed as follows:

Price must advance soon. Regret impossibility of | meeting your request.

Since you have a preferred discount on our double surfacers as well as other machines, and since | you know what it costs us to build our latest pattern double surfacer, you must realize that we do not | have even the margin of profit we are entitled to on this machine. Of late, labor has advanced so much | that we have been forced to buy new machinery in order to lower our costs.

Our double surfacer as we |[1] build it now costs us an even $200 more than it did three months ago, and it is | a matter of only a short time when we must advance our prices. Machinery of the same style and pattern | as made two years ago is 115 per cent higher today; and with the added improvements, like the | double-row ball bearings, for example, prices are even now not as high as they should be.

We trust that | your good salesmanship and our improved high-speed ball-bearing planer may offset the price competition that you undoubtedly have |[2] to contend with.

Yours very truly [206]

Salvation Army
Thanksgiving dinner
poorest children and women
actually hungry
carefully and sympathetically
invalids, cripples, and blind

Mr. Quentin MacGlenchie 2
44 Primrose Avenue
Syracuse, New York

Dear Sir:

Twenty-five years ago the Salvation Army gave its first Thanksgiving dinner to the poorest children and women | that we could find in the alleys, tenements, and congested poverty-stricken districts of Syracuse.

They were the children of | families so poor that without this effort on our part they not only would have passed the day without a | Thanksgiving dinner but would have been actually hungry.

We have carefully and sympathetically carried on this work of visiting the | poor ever since, so that now the invalids, cripples, and blind eagerly await the coming of our visitors.

We plan |[1] to serve a dinner at our Settlement, 87 Vernon Street, at 11 A.M. Thanksgiving Day to three thousand | children. At the same time well-filled baskets containing a substantial Thanksgiving dinner will be distributed among cripples and invalids. |

Will you, dear friend, make it possible for us to help these unfortunates by filling in the inclosed slip for | whatever you are able to give, and mail it today? The need is great and the time short. Won't you | help now?

Yours sincerely [184]

EXERCISE 99

Name ..... Date .....

bookkeeping machine
features of this machine
daily balance
prospective purchaser
perfecting other appliances
modern office work

Messrs. A. W. Harris and Company **1**
Detroit, Michigan
Gentlemen:

We think it is only proper to write to you what we think of your bookkeeping machine that we | installed last April. It is a wonderful device.

When your agent came to us with your proposal we investigated this | matter very thoroughly, and after considerable thought installed one of your machines last April. It has worked exactly as you | represented.

The features of this machine most worthy of mention are the uniformity, the neatness, and the daily balance — something | never known in our business before.

If at any time you have a prospective purchaser who is in doubt as |[1] to what this machine will do, you are at liberty to send him to our office. We think that what | it has done for us will convince him.

We hope that you will keep up your good work in perfecting | other appliances for modern office work.

Very truly yours [149]

Shippers and Receivers of Freight
Director General of Railroads
has issued orders
collection of transportation charges
file with the railroad
a bond guaranteeing payment

To Shippers and Receivers of Freight: **2**

As you undoubtedly know, the Director General of Railroads has issued orders changing materially | the general practice with reference to the collection of transportation charges.

These new rules as outlined in Circular No. 25, | but more particularly explained in Circular No. 9, become effective August 1. From and after that date all shippers | and receivers of freight are to be allowed one day in which to pay collection charges and prepayment charges. In | other words, the shipping or receiving of freight becomes a cash transaction. Since so short a time may not allow |[1] for the collection of freight bills, an extended period of forty-eight hours in addition to the one day mentioned | may be allowed, provided that the shipper or receiver has on file with the railroad a bond guaranteeing payment of | the charges within that time.

This company is prepared to execute such a bond, thus enabling you to take advantage | of the extra credit.

It is not known at this time just what form shall be used or just what | rates these bonds shall carry, but the charge will be nominal.

We shall be glad, at your request, to send |[2] a representative to you with any further information that you would like to have.

Very truly yours [217]

EXERCISE 100

Name _____ Date _____

remember with some satisfaction
welcome an opportunity
really deserving family
venture to present
special tuberculosis nurse
weekly allowance for food
good physical condition

Mr. Walter Everitt 1
234 Warren Street
San Francisco, California
Dear Sir:

I think you remember with some satisfaction how you coöperated with us in helping the Keene family last | May. I believe that you welcome an opportunity once in a while to do something for a really deserving family, | and I venture to present the following case:

The father is dead. The mother works hard at office cleaning to | keep a home for the four children, all of whom are delicate. The oldest girl, aged 17, and Peter, aged | 7, are under the care of our special tuberculosis nurse. John, aged 16, has been sent to a sanatorium.

The | [1] family needs a weekly allowance for food to build up health. John needs a warm outfit for the sanatorium. Just | as soon as the oldest girl is in good physical condition we will find her a position. About $40 | spent on them now will save them from going altogether downhill.

I shall be glad to use any gift you | might send and report to you later how they are getting on. Yours very truly [175]

inclosed statement
according to our records
to entitle you
10 per cent discount
factories and service stations
discontinue shipping you parts
to make all future shipments

Mr. George H. Trumbull **2**
57 Gulf Street
Waco, Texas

Dear Sir:

The inclosed statement of your parts account shows a balance of $1331.49 due | us May 31.

According to our records the balance due April 30 is $1004.64. | This balance should have been paid by May 20 to entitle you to the 10 per cent discount. We wired | you in regard to this account but received no reply from you, nor have we yet received a remittance.

We | have instructed our factories and service stations to discontinue shipping you parts on open account and to make all future |[1] shipments on a c.o.d. basis until a remittance is received covering the amount due.

Yours truly [116]

the Hamilton Student
aims to interpret the purpose
needs of modern business
education and training
increasing the efficiency
men and women of his staff

Mr. Henry T. French **3**
149 Euclid Avenue
Cleveland, Ohio

Dear Sir:

You will receive under another cover a copy of the November issue of the "Hamilton Student." This magazine, | which aims to interpret the purpose, spirit, and needs of modern business, has a special value for those executives who | are interested in the education and training of their employees.

Today every executive is giving careful thought to the problem | of increasing the efficiency of the men and women of his staff in order that they may better carry the | increased burdens now laid upon them. We feel that in your thinking about these matters you may find the "Hamilton |[1] Student" of some assistance.

We send you this copy with our compliments.

Very truly yours [115]

EXERCISE 101

Name _____ Date _____

question at issue
uniform bill of lading
making liberal allowance
arrived at its destination
claims must be made in writing
instructed by our Law Department

Mr. William Wheeler 1
33 Newberry Street
New Britain, Connecticut
Dear Sir:

This will acknowledge the receipt of your letter of the twelfth instant concerning the claim No. F 7523.

The question at issue is whether this claim was presented within the time allowed under the conditions of the uniform bill of lading. The shipment originated at Watertown, Massachusetts, October 14 of last year; was billed to Northampton, Massachusetts; and making liberal allowance for the movement, it should have arrived at its destination within a week or ten days. Under Section 3, Paragraph 3, of the bill of lading effective at the time this shipment moved, claims [1] must be made in writing to the carrier at the point of delivery or at the point of origin within six months after delivery of the property. Your claim is dated May 21, which is practically seven months after the goods should have reached their destination. In a case of this kind we are instructed by our Law Department that we cannot legally make any allowance; consequently, unless you can show some written notice of the claim prior to April 21, I do not see how we can be expected to allow your claim.

I very much regret [2] that I am obliged to assume this position, but trust that you will understand that I have no option in the matter.

Yours truly [224]

setting of magnificent trees
great and permanent beauty
roots of the adjacent trees
ugly objects in the landscape
heavy soil is dumped
priceless features
suggestions of a tree surgeon
healthy condition

Mr. Cutler Pollock 2
45 Boulevard
Atlantic City, New Jersey

Dear Sir:

You have seen a fine house built in a setting of magnificent trees which give promise of great | and permanent beauty. When the drives were laid out perhaps half the roots of the adjacent trees were cut away. | This caused the trees to die or become half dead — ugly objects in the landscape.

When a lawn is graded, | heavy soil is dumped over the roots of the trees. No care or knowledge is used to protect these priceless | features of the landscape. Nine times out of ten the trees die. He who says that it does not hurt |[1] to bury the roots of trees does not know trees.

On the other hand, many an estate owner walks by | some fine old trees on his place that are going to premature destruction from internal decay. The leaves may still | be green and the trunks a mere shell, ready to break apart or topple over in a windstorm. He is | unconscious of impending loss because he has had no occasion to learn how trees live or how and why they | die.

You ought to protect the cash value of your trees by securing the advice and suggestions of a tree |[2] surgeon. You owe this to yourself. We will make a careful examination of your trees by appointment. If we find | all of them in healthy condition, there will be no charge for the examination.

Very truly yours.[237]

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